



# NARPO

THE MAGAZINE OF **THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS**

## NARPO members trek to Everest Base Camp



**LIFE:**  
Changes to Welfare Benefits



**WORK:**  
Ministry of Defence Police



**LEISURE:**  
Creating an Accessible Garden





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# ON THE **inside**



**LIFE** after the Police

**WORK** after the Police

**LEISURE** after the Police

## Welcome note

### Welcome to the August issue of NARPO News.

The world is still a very strange place and we sincerely hope you and your family have managed through the past three months.

There are now some small glimmers of hope as England and Wales begin to open up again, and in this issue we have updates from many of our Partners on their plans for reopening and making their businesses COVID secure, as well as ideas on how you can enjoy the last of the summer safely, and looking beyond the summer to the future, we have help and inspiration from across the life, work, leisure spectrum to help you make the most of your retirement.

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## Mailing info

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**Welcome to the August edition, it seems like summer started in May but ended in June! Hopefully some more good weather is on its way to help us all get through these difficult times.**

# The Chief's Briefs

I write this just as the Government have relaxed the restrictions and allowed pubs and shops to reopen whilst still observing the social distancing rules. Recent events in the Capital, Liverpool and elsewhere has shown us that these rules are ignored by many, and extremely difficult to enforce by our serving colleagues, who are faced with a real dilemma and the inevitable criticism if they respond in a too hard or too soft manner. What is totally unacceptable is the violence and hatred shown towards our serving colleagues which has resulted in over 250 of them sustaining injuries, some serious.

Over the last few months I have had several 'virtual meetings' with MP's from all parties to bring our concerns to their attention which included: The Police Covenant, Widows Pensions For Life, the role of retired officers during COVID-19 and support for the mental health and wellbeing of retired officers.

I must thank Dehenna Davison MP who tabled several questions in Parliament around mental health and the wellbeing of retired officers. The Government response can be seen in this issue on page 14.

## State Pension and the Triple Lock

Recent newspaper reports have called for the abolition of the 'triple lock' guarantee on state pensions, perpetuating the myth that all Britons pensioners are privileged and that the state pension only serves to highlight the intergenerational unfairness argument. What is true is that compared to many continental countries our state pension is rather meagre and almost 2 million of UK pensioners live in poverty.

According to the Organization for Economic Co-operation and Development (OECD), which analysed data from its 35 member countries and a number of other nations, UK pensioners receive the lowest pension in the developed world receiving

just 29% of a working wage when they retire. To put this into perspective, the OECD average is 63% and the average for EU member states is 71%. Elsewhere, the pension rate in the United States is 49%, while in China, which is home to more than 1.4 billion people, the rate is 83%.

As part of our Later Life Ambitions partnership we have written to the Chancellor Rishi Sunak urging the Government to honour their Manifesto pledge to maintain the triple lock, whilst recognising that COVID-19 has put significant pressure on HM Treasury, and aspects of fiscal policy will need to be reviewed. We pointed out that: *our members are very conscious of the economic impact of the pandemic, particularly on younger people, and we are keen to ensure that any fiscal decisions are fair and equitable. We are willing to meet with your officials to discuss potential solutions that would be equitable for older people, while supporting your efforts to balance fiscal spending. We are keen to find effective solutions that prevent pensioner poverty, and get the economy moving, as we understand that this is of paramount importance to the future of the country.*

We must remember that today's younger generation are tomorrow's pensioners, and we owe it to them to

make sure that when they reach retirement age their pension will allow them to live above the poverty line and not plunge them into poverty. Because our wealth is the present value of future incomes, scrapping the triple lock will effectively impoverish younger generations today more than old people. Far from promoting intergenerational fairness, scrapping the triple lock will deal yet another blow to young people who have already been comparatively disadvantaged.

## Widows Pension for Life

Together with the Police Federation we continue to progress this claim. Statements have now been obtained from the lead applicants and other supporting witnesses and our legal team are now preparing the necessary legal documentation, with a view to lodging the claim at The High Court in Manchester at the end of July/beginning of August. For continuing updates on the claim please check our website at [www.narpo.org](http://www.narpo.org)

## Email account hacking

We are receiving an increasing number of calls and emails from Members to inform us that their email accounts have been 'hacked'. This is particularly worrying during these difficult times and if you are concerned or just want to check if your account has been compromised just visit: <https://haveibeenpwned.com> then enter your email address and you can see if you have been involved in a breach and the data has been compromised. You can also check if your password has previously been exposed in any data breaches.

If you receive a scam email please forward it to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)  
Stay safe everyone.

**Steve Edwards**  
- THE CHIEF EXECUTIVE

**“UK pensioners receive the lowest pension in the developed world receiving just 29% of a working wage when they retire.”**

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# Readers' Letters

## Travel Insurance

A number of members have contacted me regarding the NARPO travel insurance. What I can tell you is that the renewal for our travel insurance has increased this year and as always it is worth shopping around. AXA provide the insurance but it is managed by Towergate Health & Protection their number is 0800 389 7721. They are an independently authorised broker, who acts on your behalf. Word of warning if you cancel your insurance you may not be eligible to rejoin should you be unable to get travel insurance elsewhere. If you want to discuss your insurance you should contact Towergate on the number given, some members are contacting AXA and then Narpo at Wakefield only to be told they will have to contact Towergate as each insurance is between the company and the client. So RING TOWERGATE ON 0800 389 7721. Don't forget if you are only travelling within Europe the cost of the insurance is reduced.

## First Independence Election

November 2020 sees 50 years since I and the others in the intake 464 B arrived at DPTC Ryton on Dunsmore near Coventry.

I wonder if any member of that intake in other parts of the country is a member of NARPO - I would hope so - and hope that they see this letter.

I completed 30 years' service so 2020 is also 20 years since I retired along with those others who did likewise.

2020 also sees 40 years since I and 580 other 'British Bobbies' were flown to Rhodesia / Zimbabwe to help supervise their first independence election in 1980 which resulted in Robert Mugabe coming to power. I was stationed in the Mount Darwin / Centenary part of the country which is where I met a tobacco farmer and

his family. After the election they emigrated to Queensland, Australia to run a farm. Their daughter was married in London and my wife and I were invited to the wedding and I visited them at their farm in 2008. We still remain in regular contact by email.

If anyone would wish to contact me either from my initial training days or who was one of the 580 in Zimbabwe they can contact me on: [barry.orton1321@gmail.com](mailto:barry.orton1321@gmail.com)

Kindest regards to them all and by the time anyone reads this hopefully the lockdown will be well and truly over and the Coronavirus situation will be almost at an end and we'll be back to something like normal. Whatever 'normal' is by then.

**Barry Orton - Leicestershire Branch**

## Healthcare Travel Insurance

On reading Gordon Lilly's experience with AXA Health Insurance I too would highly recommend AXA. I became ill in Thailand, was admitted to Intensive Care with heart failure for 7 days and then hospitalised for 7 days. I cannot emphasise enough how fantastic AXA were. The only hiccup was trying to contact them initially, as we only had the Tunbridge Wells number and they do not work Saturday afternoon or Sunday, so had to wait till Monday to get transferred to International AXA in Chicago. They took over and liaised directly with the hospital

and my wife everyday, always she could call them anytime day or night. After discharge they offered to fly us back with a doctor and nurse, but as I was unstable for sometime they kept in touch arranging medication and Consultant visits. On return to UK they kept in contact before discharging me, and after submitting my invoices all were paid in full straight into my bank account within a week. An excellent service in every way.

**Gareth Jones - London**

## Travel Insurance

Re NARPO travel insurance, despite the increase in price it is excellent value for money! We have had their annual worldwide cover for a while.

It started a few years ago when Alison was first diagnosed with cancer and I had a heart problem.

The insurance we had at the time wanted to cancel the cruise we were booked on and refund deposit. Then the cheeky sods would only cover the cruise without covering for cancer and charge £1000 per week!

We were pointed towards the NARPO scheme who would cover both of us, regardless of pre existing conditions, as long as a Dr doesn't advise against travelling.

Basically, very much recommend NARPO for anyone with pre existing conditions.

**Barry Charlesworth - Cumbria**

## WORK OPPORTUNITY

### COVID-19

### Support for local schools

### Relief caretakers

Nationwide

TIB urgently need more retired police officers with DIY skills to support the huge number of local schools requiring relief caretakers to help them re-open and get back on track. Even schools which remain closed require part time support running basic security and H&S checks.

Works usually within 30 mins of your home. No qualifications required.

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[tibservices.co.uk/work](http://tibservices.co.uk/work)

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# NARPONews

## Ex Pc Frank Shaw celebrates 100 years and becomes Derbyshire Life Member

Due to the powers of social media, I got to hear that the Derbyshire Police and Crime Commissioner, Hardyal Dhindsa had congratulated Frank on reaching 100 years of age. I didn't know Frank myself, but a quick search showed we had a member F W Shaw, albeit with no contact details. I found out that Frank was in a nursing home in Tamworth and it was decided that we should offer Frank Life Membership.

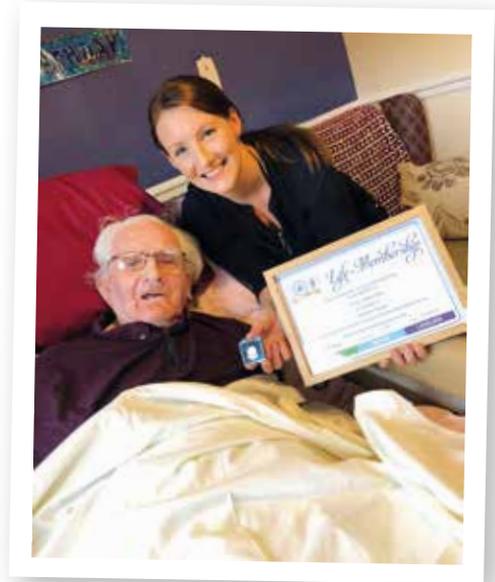
Due to the pandemic and not being able to visit Frank, I arranged with Ms Becci Paul, Lead Activities Co-ordinator at the nursing home to receive the certificate from NARPO HQ, arrange for it to be framed and present it to Frank.

I cannot tell you how good the staff at Park Farm Lodge Nursing Home,

Tamworth were (especially Becci) to arrange this lovely and momentous occasion, to take place for Frank on behalf of Derbyshire NARPO. I would also like to thank the NARPO staff for their time and effort to make this happen. It just shows in these trying times how wonderful, kind and helpful people are.

And yes some of you may recognise Frank's name as back in 1974, whilst a Traffic Officer in Buxton, he was kidnapped by 33-year-old ex-Broadmoor patient Barry Robinson at gunpoint and made to drive him to Blackpool, where thankfully Barry Robinson handed himself in.

**Sean Murphy** -  
*Derbyshire Branch Secretary*



## Dyfed Powys Celebrate VE Day

Sadly, the Coronavirus pandemic meant that many people were only able to commemorate the 75th anniversary of VE Day on Friday, 8th May within their own homes.

However, to commemorate the end of hostilities in Europe, Phil Hopkins, Dyfed Powys branch held a virtual wine o'clock event on Facebook. Dyfed Powys members were invited to post photos of

themselves with a drink of their choice.

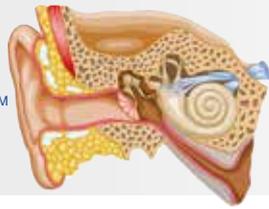
Thirty-eight photos were posted, with a wide variety of drinks featured. Four virtual awards were made (no prizes unfortunately) as follows: Smartest dressed - Rob Wilson (Rob later admitted that below his shirt and tie he was wearing shorts and trainers)! Oldest poster - Elfed Watkins from Newtown (age not disclosed).

Youngest poster - Anthony Griffiths who will shortly be joining NARPO. Poster from furthest away - again, the award goes to Rob and Julia Wilson who live in Tenerife.

Well done to Phil (Hoppy) Hopkins for organising the well supported event that certainly helped to lighten the mood during these dark times.

**Hugh Colley** - *Dyfed Powys*





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## Hearing Star delivers without compromise, the finest inclusive technology options for members in 2020.

The company, founded 2009, celebrates its tenth year delivering hearing aid services to members and the charities that underpin their community. It can be difficult to keep up to-date with technology, as the hardware and software programs that drive it are constantly evolving. In 2020 we see wireless hearing technology improving and greater use of internet based services linked to aids.

Kevin Howlett of Hearing Star commented "we are delighted to have donated over £100k to police and other charities. Now in its tenth year, the company will be offering the latest assistive TV device as part of its inclusive packages and 0% finance to members, ensuring they receive great value for money."

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# NARPO News continued...

## Dyfed Powys Member charts COVID-19 Recovery

### Dear NARPO members

First of all, a big thank you for the very kind messages of support that Laura and I have received whilst recovering from COVID-19.

Why this virus affects some worse than others is not understood. One thing is certain, it has spread fear and anxiety amongst all of us.

I spent 8 days at home and 14 days in hospital fighting COVID-19. I was 12 stone 10 lbs. going into hospital and 11 stone 5 lbs. coming out. As I ate every scrap of food they gave me, it just shows the energy required by the human body to overcome this virus.

I left Glangwili Hospital, Carmarthen on the 30th of April. Before being discharged I had to pass a simple assessment; walk along a short corridor, up a small flight of stairs and still have a saturated oxygen level above 90%. I have never been so determined to pass a fitness test. I can assure you, on that day, it was far more challenging than any PSU fitness assessment I've ever done.

I was warned how difficult things might be, but to be honest, once I got out of that hospital bed I was totally shocked at how weak and fatigued I was. I was advised to keep a diary which I have done every day, and now that I look back, I can see the progress.



During the first few weeks I was unable to stand in the shower or wash without assistance from my wife. Anything physical required more oxygen and sparked off another long coughing bout. I had a stool inside the shower and one outside to conserve energy.

Once I was washed and dressed, I would have to lay on the bed until I had the energy to walk to the lounge.

Whilst I was able to sit out on the back patio within a couple of days, it wasn't until the end of the third week that I started to walk across the lawn, a distance of about 30 metres. I have recorded in my diary "walked across back lawn x 6 and sparked coughing, so had to sit down"

As the weeks went on, I would include this walking in my daily strength building. I set a timer on my phone and did 10 minutes, slowly increasing as the weeks went by to 25 minutes. I also progressed from using the resistance bands that the physio gave me, to lifting some light dumbbells to try and recover some upper body strength.

At about week 6, the very forceful coughing bouts seemed to stop overnight. This was marvelous, but unfortunately as my lower back muscles had been aggravated by the coughing, I developed sciatica which was an added, very painful and debilitating problem.

I have now been home for 9 weeks. I still get breathless on exertion but it is greatly improved. What I'm lacking now is stamina and I still get quite fatigued. My wife Laura's (who also caught the virus) longer term symptoms were fatigue and an impaired sense of smell. Where she found the energy to look after me is a testament to her strength and fitness. She returned to work a month ago and now feels ready to return to her running, which is something she has done for many years.



I think in addition to the usual health advice, the best tips I can give for anyone who may have to deal with COVID-19 is:

1. Follow the health advice on 111 on-line and seek help early if you are concerned. If it hadn't been for Laura, I would have been a typical bloke and left it another few days - which may have been too late.
2. Make sure you have a thermometer in the house to monitor your temperature.
3. Purchase a Pulse Oximeter to measure your oxygen saturation levels. This is a small device that fits on the end of your finger and tells you if you have sufficient oxygen in your blood. This reading will be helpful to monitor your condition and to help a health care professional assess you over the phone. When I arrived at hospital, my oxygen saturation level was 84%, significantly lower than the normal level of 95-100%.
4. If you live alone, make sure someone telephones regularly; the fatigue is so great you may not have the strength to ask for help.

Once again, thank you for all the messages of support. We hope you and your loved ones stay safe and COVID-19 is something that disappears into history.

Best wishes

**Derek & Laura Edwards -**  
Dyfed Powys Branch

## Leeds Member flies high with second career in Public Health

NARPO Leeds Branch Member, Val Barker has not let the grass grow under her feet since retiring from the Police. She has become a Senior Public Health Official and is now a leading authority on the subject; having held several Directorships with various local authorities and has been the Head of the Postgraduate School of Public Health at Health Education Yorkshire and the Humber since 2009.

Her school played a major role in developing a National Consensus Statement with fire and rescue services, police, social care services, and the ambulance service. The consensus aims to develop joint strategies for prevention and health improvement and prevention of crime and the protection of vulnerable people. By working together at early intervention to address the common factors that bring people into contact with the police and criminal justice system and leads to poor health; they can jointly improve public safety and reduce crime.

Val identified the key role one of

her Speciality Registrars, Helen Christmas, a Public Health Registrar, played in the important work to achieve this multi-agency agreement. As a result of this, Helen received a Commendation from the Chief Constable of Lancashire, Mr. Andy Rhodes QPM BA (Hons) which cited her dedication, enthusiasm and commitment to the National Police and Health Consensus Programme".

Val commented, "I am really proud of the key work Helen Contributed to the National Consensus Report, which will significantly make a great impact on



*Helen Christmas -  
Public Health Registrar*



*Val Barker -  
Leeds Branch Member*

Public Health in the UK".

Helen said, "I'm really proud and humbled and also very conscious that none of this would have happened without the support of Val Barker and I thank her for creating the opportunities but more importantly for believing in me."

## NARPO Bereavement Booklet - 'in time of need'

The last few months have been particularly difficult for many people especially the ones who have lost their loved ones. Not just from the awful virus which has spread all over the world but also many from natural causes. The loss is often compounded by not being able to say a goodbye as one would wish.

It is often the case that just one person in a household deals with the bills, banks, pension providers and other such authorities, but should that person be the one who dies, unless there are clear instructions, a family can be at a loss as to who to inform or what those who are left may need to do.

Some do not know who to contact or how. Hopefully, this booklet will make life a little easier for those left behind. Profoundly deaf people, for example, and some others may find it especially difficult using a telephone or making communication with a Pension provider or the former force from which the deceased received their pension.

At present, each branch makes its own arrangements to give advice to bereaved members. Not every branch has a dedicated welfare officer whilst some branch committee members undertake this role to give help and advice to a family when a bereavement occurs, but this can result in different levels of support and advice given.

So, whilst unable to carry out their normal duties, a few members of your National Executive Committee (NEC) decided they would research and examine the information we are able to give to grieving families or to those who have been left with the unenviable task of taking care of the deceased estate and all the different agencies and accounts that require attention.

They have now put together a booklet with all the information needed to help should a bereavement take place. The booklet has been designed to be easy to understand and explains the procedures that will need to be followed. It is generic in its content so that it refers to all



branches and their respective Pension administrators.

To obtain a copy of this booklet please contact your local branch.

# NARPO News continued...

## COVID-19 Update from the Police Treatment Centres

The NARPO readership will be very much aware that due to the current COVID-19 pandemic, the Police Treatment Centres took the difficult decision in March to close both of its centres at Harrogate and Auchterarder until further notice, which means that we are unable to deliver treatment or offer B&B breaks at the moment. We have also been forced to postpone and cancel many of our fundraising events and initiatives, which are a key source of income for the charity.

Unfortunately as at the time of writing we still do not know when we will be able to reopen the Centres, but we can assure you that we are working hard behind the scenes, reviewing all of the relevant government and clinical guidance, to ensure that when we do re-open our patients will be able to receive the very best level of service and optimum benefit from their stays.

We have already started to plan for our re-opening and this has included many changes within the centres themselves such as increased hand wash stations which you will see everywhere, protective screens on receptions and many other protective measures which will ensure that we are able to create a safe and secure environment for both patients and employees.

Despite the challenges imposed by the lockdown a very small group of employees at the PTC have continued to work behind the scenes in a variety of ways ranging from sharing tips and advice across social media from our expert teams and partners to look after your mental and physical wellbeing, running a telephone physio advice line, continuing to offer monthly cash prizes in our charity lottery, continuing to pay weekly support allowances and ex-gratia support to Police Families through St George's Police Children Trust and taking on some new beneficiaries.



Perhaps most significantly, I am delighted to say that despite some herculean challenges, we have managed to keep the contractors on site at our Harrogate centre who have been working hard in a safe and socially distant way on our new Clinical Services wing which will provide an additional 20 bedrooms at our Harrogate Centre, and further improve and expand our class leading Wellbeing Programme, which continues to grow and grow. The new Wing remains on track to open in Spring 2021, and will further add to the already excellent work at both our Centres.

I am also delighted to announce that Northamptonshire Police joined the PTC in March 2020 and this has meant that all of their retired officers are now eligible to sign up to the PTC as donors and to benefit from treatment with us.

I know that the eligibility change that all retired officers who now live in the PTC constituency area, are now also eligible to sign up to the PTC regardless of what their original Force affiliation was has already been communicated, but I think it is worthwhile re-emphasising this change. This was an important move and one which I believe demonstrates the value and respect that the PTC continues to give to our retired officers.

There is still a significant cost to the work we do at the PTC even during the

closure of our Centres and that has included the maintenance of our real estate. During the lockdown we have not been able to recruit any new serving or retired donors or to do any fundraising, so I would ask all of you to think about how you might be able to support the PTC and St George's Police Children Trust.

I do not think that any of us really know what is ahead of us and I certainly do not have any special insight to offer, but what I can assure you is that the PTC is too important to the police family to ever fail, so despite these uncertainties and challenges that are everywhere at the moment, we aim to come out of the other side of this lockdown in a stronger position, opening up as quickly and safely as possible, and to ensure that when we do reopen, we are able to continue to offer the class-leading treatment that our police family members expect and deserve as befitting the very best police service in the world.

In these difficult and uncertain times, we would like to thank you for your continued support and hope you are staying safe and well.

**Patrick Cairns - CEO PTC/SGPCT**  
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[www.thepolicetreatmentcentres.org/fundraising/donating](http://www.thepolicetreatmentcentres.org/fundraising/donating)

## Eastbourne and District Branch



Canon Bob Butler, Eastbourne and District Branch's Honorary Chaplain, retired from the post having served and supported the branch for more than 30 years.

At the recent Branch Annual Christmas Lunch, the Chairman Keith Bowman (NEC), presented Bob and his wife Barbara, with a vase engraved "Bob & Barbara - Thank You For Your Great Dedication and Everlasting Friendship 2019 - Eastbourne and District NARPO".

Bob remains an Honorary Members of the Branch.

## NARPO and Affinity Resolutions Launch Legal Advice Helpline

We are delighted to announce that our partners Affinity Resolutions will be providing NARPO members with a free legal advice helpline and quarterly email newsletter on legal topics.

The advice line will guide members to where they can find information on any legal problem. To use this new membership benefit please register at: [www.affinityresolutions.co.uk/join/](http://www.affinityresolutions.co.uk/join/)

The link will take you to the registration form and FAQs which explain this new benefit in more detail.

Once you have registered you will be able to phone Bernard or Suzanne from Affinity Resolutions about any legal problem.



**Signs of the light at the end of the lockdown tunnel getting brighter but actions of people could mean it loses brightness.**

# President's Review

Looking at what happened at the end of June and you see how some people act without thoughts for COVID-19 and the impact it can have on their friends, family and other people particularly the elderly and those with underlying health conditions. Going back a few years people thought health and safety was a matter of common sense. My response was that common sense is not as common as people think.

Please stay safe and keep others safe by exercising the actions Government, public health and the scientific advisers suggest.

I believe I should also recognise the sterling work that the NHS and the Care sector staff have done over the last few months as well as the hard work that the Police have had to perform and comment on the disgraceful conduct of many people who feel that the uniforms is there for people to use as a target. It is not, and politicians and courts should ensure that appropriate sentencing is used to tackle any assault on any front-line staff.

Having got that out of my chest can I once again say that I hope that you are keeping safe and well.

I am proud that I am able to again thank the office for continuing to provide a service to the NEC, to branches and

the membership at large. Home working and technology have helped Wakefield continue their good work, regular office meetings via Microsoft teams does I hope lessen the feeling of isolation

As you would expect no actual face to face meetings have taken place but there have been many on Zoom and Teams. One of the first Teams meetings was with Connect and our partners in Later Life Ambitions (LLA) who continue working hard to progress matters on your behalf.

The AGM of the Public Service Pensioners Council was cancelled, although the Executive Board were able to use a Zoom meeting and agreed with a paper produced by the Treasurer Steve Edwards to get the finances on a more secure footing by recommending an increase in member organisations annual fees. This has been agreed by the constituent associations.

Something incredibly frustrating was the news that the BBC are to end free TV licences for most over-75s. Many older people have suffered increased loneliness during the lockdown. Not being able to see family and friends is a major concern and enhances the isolation many feel. We have campaigned hard to keep licences free for over 75's and believe that the Government should take back the financing not the BBC. The TV is a source of companionship and a time filler for so many.

I'd like to sign off this quarter by taking the opportunity to personally welcome the many new members who have recently joined us. It's great to have you on board and I would like you to know that we are working hard to keep our services uninterrupted during the pandemic.

**Brian Burdus**  
President

**“ We have campaigned hard to keep licences free for over 75's and believe that the Government should take back the financing not the BBC. ”**

# NARPO News continued...

## Questions on Mental Health and Wellbeing Support for retired Officers raised in Parliament

Last month Dehenna Davison MP tabled the following questions in Parliament on mental health and wellbeing on NARPO’s behalf. The questions we asked on your behalf are listed below.

### Police: Retirement

To ask the Secretary of State for the Home Department, what steps her Department is taking to support the mental wellbeing of retired police officers.

### Police: Mental Health

To ask the Secretary of State for the Home Department, what assessment she has made of the long-term effect on a person’s mental health and wellbeing of serving in the police.

### Police: Retirement

To ask the Secretary of State for the Home Department, what assessment her Department has made of the potential merits of including support for the mental health of retired police officers through the proposed Police Covenant.

### Police: Re-employment

To ask the Secretary of State for the Home Department, what assessment her Department has made of the effect of the COVID-19 pandemic on the mental health and wellbeing of recently retired police officers who have re-joined forces during that outbreak.

### Police: Retirement

To ask the Secretary of State for the Home Department, what plans her Department has to offer mental health and wellbeing support to police officers on retirement.

All the question received the same answer from the Minister for Policing and the Fire Service, Kit Malthouse:

The Government takes the mental health and wellbeing of our police extremely seriously and we understand that the current crisis will have an impact on all of those working in policing, including those who have re-joined forces to support the response to COVID-19.

We have invested in programmes which offer help directly to police officers and staff. This includes £7.5 million to fund the development of the National Police Wellbeing Service (NPWS), which was launched in April 2019.

The NPWS has developed evidence-based guidance, advice, tools and resources which can be accessed by forces, as well as individual officers and

staff. This helps Chief Constables in their duty to ensure the wellbeing of all officers and staff, by signposting to relevant services and additional support.

However, we want to go further, and have therefore accelerated work to introduce a Police Covenant, recognising the service and sacrifice of those who work, or have worked, in policing and to deliver the practical support they need. The key areas of focus will be physical protection, health and wellbeing and support for families.

Following an 8 week public consultation on the principle and scope of the Police Covenant, we are currently analysing the responses and intend to publish our response during the summer. Mental health and wellbeing support specifically for retired officers, including any additional needs as a result of the COVID-19 response, will be considered as part of this.

The Police Covenant will be put into law as part of the Police Protection and Powers Bill announced in the Queen’s Speech; we aim to introduce the Bill later this session.

NARPO will continue to monitor the Government’s response to the Police Covenant consultation but it is positive that mental health and wellbeing support specially for retired officers will be considered.

## National Police Memorial Day

Unfortunately, due to the current restrictions the Trustees have taken the difficult decision to cancel this year’s event, which was due to be held at Lincoln Cathedral on the 27th September.

The Trustees are absolutely committed that National Police Memorial Day will be commemorated over the last weekend of this September and will do so in a way that will enable everyone to be part of it.

The concept is to prepare a pre-recorded clip and make it available to commemorate NPMD20. The exact way in which this will be done will depend on the pandemic situation, but it has the flexibility to be used by individuals or gatherings of



any size appropriate in the circumstances. Further information is available on the website at: [www.nationalpolicememorialday.org/](http://www.nationalpolicememorialday.org/)

Tell us  
your  
NARPO  
News...

If you have any news that you would like to see included in the NARPO news section then please get in touch.

We would like to hear from you!

Please contact:

[businesssupport@narpo.org](mailto:businesssupport@narpo.org)

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# Later Life Ambitions Coronavirus Survey Results

**COVID-19 has affected every aspect of everyone's lives and it is important for NARPO to understand the specific implications for our members.**

That is why, as a part of our membership of Later Life Ambitions (LLA), NARPO recently invited members to respond to a survey on how Coronavirus has affected your life. Thank you to all who took the time to respond. We are pleased to share the results of this survey with you here.

## General

- We had 3171 responses in total, 30.5% of those who answered were aged 71-80 and nearly 82% were male;
- A majority of respondents felt either affected (43%) or severely affected (18.86%) by coronavirus;
- Nearly 90% of respondents highlighted an inability to see friends and family as the biggest challenge that they're facing, the second largest challenge was increased difficulty with completing daily tasks such as shopping and the third largest was boredom;

## Mental Health

- Nearly 80% of respondents have used DIY/gardening to fill their time;
- The internet was the most used resource during lockdown, with 93.5% of respondents using it. TV was the second most used resource, with 89.5% of respondents using it;
- 69.9% of respondents have been using video calling platforms throughout lockdown;
- 32% of respondents said that in general they have felt anxious or concerned.

## Finances

- Thankfully, 74.8% of respondents have not suffered with reduced income or increased costs as a result of coronavirus;
- Of those who have been affected economically, it was often due to higher prices as a result of shopping online or shopping more frequently. Others cited their income being reduced as a result of being self-employed;
- One respondent said their income from self-employment had "reduced considerably." Another said "matters are made worse due to my not being eligible



**Nearly 90% of respondents highlighted an inability to see friends and family as the biggest challenge that they're facing, the second largest challenge was increased difficulty with completing daily tasks such as shopping and the third largest was boredom**

for Government assistance."

- 32.7% of respondents said they had lost savings and investments, such as a private pension, due to the outbreak.

## Social Care

- More than 40% of respondents rely on friends/family to provide their social care.

## Looking ahead

- TV is the medium most relied on to receive information on the coronavirus crisis - with more than half of respondents (53%) saying it is the medium they use most;
- Respondents prioritised economic stability (48.5%) as the most important things for the government to focus on, over other issues such as public health (40%) and social care (5%);

- 42% of respondents found LLA or their associations' email updates the most useful. There were also positive responses for website updates and social media.

Surveys such as these provide an invaluable source of data for NARPO and our LLA partners to use in our representations to politicians and have helped shape our discussions on the impact of COVID-19 on older persons. We will continue to survey members on topics of importance to them and have recently joined with the Associated Retirement Community Operator (ARCO) to improve our understanding of what specialist housing and support people may want in later life. You can find more information on how to take part in new survey via the LLA website: [www.connectpa.co.uk/after-life-ambitions/](http://www.connectpa.co.uk/after-life-ambitions/)



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# Benefits update



## State Benefits

- The Department for Work & Pensions (DWP) has experienced a huge increase in claims, with their phone lines being extremely busy as a result. They have moved 10,000 existing staff to help boost capacity and will be recruiting more. They are asking people to apply for Universal Credit online and to only call DWP to book their initial telephone appointment. Because the lines are busy, local jobcentres will also try to call customers if they see the customer has applied online but hasn't yet got an appointment booked.

- More than 1.5 million new claims have been made to Universal Credit since 1st March 2020. People who made their claims when lockdown first began started to receive payments from 22nd April, with 93% of people forecast to receive their payments in full and on time. Where people haven't been paid, it is often due to the claimant needing to provide information, such as a correct bank account number, and DWP staff will attempt to contact claimants to fill in any blanks.

“ More than 1.5 million new claims have been made to Universal Credit since 1st March 2020 ”

- Video Relay Service (VRS) has now been extended to customers claiming Universal Credit. Over the coming months VRS will be further extended into all DWP services. VRS is already available for British Sign Language (BSL) people who claim DWP disability benefits as well as Access to Work. VRS enables BSL people to contact DWP via a BSL

interpreter. The customer uses a video link accessed through their own computer, smartphone or tablet. The interpreter will then speak to a DWP agent, relaying the conversation by phone. There is no need for anyone to be in the same location and the customer does not have to book the service in advance.



- The DWP has introduced two important temporary measures to help unpaid carers through the current emergency. Unpaid carers will be able to continue to claim Carer's Allowance if they have a temporary break in caring, because they or the person they care for gets coronavirus or if they have to isolate because of it. Under normal rules there are restrictions on breaks in care, but these have been lifted. Providing emotional support rather than just more traditional forms of care to a disabled person will also now count towards the Carer's Allowance threshold of 35 hours of care a week.

- Almost half (47%) of 55- to 64-year-olds do not know that deferring their State pension will increase these payments when they start to claim them, according to research by pension provider Just Retirement. Putting off the age you claim the State pension means the amount you receive eventually can go up significantly. State pension is not paid automatically, so you need to make a claim to start receiving it. You can delay when this happens, known as deferring your State pension. With the new State pension now £175.20 a week, deferring for one year can increase the amount you receive by £10.16 a week or £528.32 a year. It is also possible to start deferring your

State pension payments after you start receiving it. You need to contact the Pension Service on 0800 731 0469. You can only defer your State pension once during your retirement.

## General

- Research from the Association of British Insurers (ABI) shows that around 1.6 million pension pots worth an estimated £19.4 billion have been lost, as people move home but don't tell their pension providers their new address. This is the equivalent of £13,000 lost per person. In an ABI survey, nine out of 10 people said they automatically think about telling their GP or dentist about their change of address, but only one in 25 think about updating their pension scheme. People have, on average, 11 different jobs over their lifetime and move home eight times, which makes it easy to lose track of pensions. The Pension Tracing Service will help you track down lost retirement pots at [www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)

- The DWP has teamed up with regulators and other bodies to produce a guide for pension savers. The Pension Protection Fund (PPF) is the public body set up to protect people who have a defined benefit pension scheme with an employer who becomes insolvent. The Financial Services Compensation Scheme (FSCS), Money and Pensions Service (MaPS), the Pensions Regulator (TPR), the Financial Conduct Authority (FCA) and the Pensions Ombudsman have also worked in partnership with PPF and DWP to create a guide outlining



## “Unscrupulous criminals are exploiting fears about Covid-19 to prey on vulnerable members of the public who are now isolated from family and friends”

protections in place, and directing savers to free, impartial advice. The move comes as both the PPF and FSCS report an increase in the number of enquiries they have received from concerned pension savers seeking guidance during COVID-19. The TPR, FCA and MaPS are all actively working to raise awareness of the risk of pension scams at this time. You can find the guide and more information on the PPF website, [www.ppf.co.uk](http://www.ppf.co.uk)

- In the last two years, the Competition and Markets Authority (CMA) has taken action against five of the UK's biggest banks and building societies for breaching rules that require them to send a text alert to customers with personal current accounts, warning them of fees before banks charge them for an unarranged overdraft. Receiving this alert is designed to give people time to take action and avoid any unexpected charges. The CMA dealt with some of the worst breaches by issuing legally binding directions, which ensured that banks were committed to refunding those affected. In some cases, the banks and building societies also voluntarily offered to pay interest on the charges.

- The Culture Secretary has announced that £150 million from dormant bank and building society accounts is to be unlocked to help charities, social enterprises and vulnerable individuals during the coronavirus outbreak. This includes accelerating the release of

£71 million of new funds from dormant accounts alongside £79 million already unlocked that will be repurposed to help charities' coronavirus response and recovery.

- The NHS prescription charge has increased by 15 pence to £9.15 for each prescribed item, with effect from 1st April 2020. Individuals will be charged the new amount if they collect prescriptions after 1st April regardless of whether their GP issued the prescription before this date.
- Unscrupulous criminals are exploiting fears about COVID-19 to prey on vulnerable members of the public who are now isolated from family and friends. Please remember to be vigilant as there has been an increase of coronavirus-related scams. Some examples which have been reported to Trading Standards are as follows:

### Doorstep crime

Criminals targeting older people on their doorstep and offering to do their shopping. Thieves take the money and do not return.

Fake doorstep cleansing services that offer to clean drives and doorways to kill bacteria and help prevent the spread of the virus.



### Online scams

Email scams that trick people into opening malicious attachments, which put personal information, passwords, contacts and bank details at risk. Some of these emails have lured people to click on attachments by offering information about people in the local area who are affected by coronavirus.

Fake online resources - such as false coronavirus maps - that deliver malware (malicious software) to damage or infiltrate data on your computer. A prominent example of the type of links to avoid clicking because it has deployed malware is 'corona-virus-map[dot]com'.

### Refund scams

Fake companies offering holiday refunds for people who have been forced to cancel their trips. If you're seeking a refund, please be wary of fake websites set up to claim holiday refunds.



### Telephone scams

As more people self-isolate at home, there is an increasing risk that telephone scams will also rise, including criminals claiming to be your bank, mortgage lender or utility company.

### Donation scams

There have been reports of thieves extorting money from consumers by claiming they are collecting donations for a COVID-19 'vaccine'.

If you have a benefits query you can contact Wordshop direct quoting your NARPO membership number:

**Email:** [sbc@wordshop.co.uk](mailto:sbc@wordshop.co.uk)  
**Fax:** 01935 812800 or  
**Post:** Benefits Information,  
 Consultant, Wordshop,  
 7 Tilton Court, Digby Road,  
 Sherborne, Dorset, DT9 3NL

# Tablets - helping you be closer to your loved ones...

**T**ablets – iPads and Android tablets – can be great once you know how to use them. It’s amazing all the things they can do.

And possibly the best thing tablets can do for you is help you keep in touch with family and friends. I don’t just mean letting you send emails instead of writing paper letters, though that can be handy.

In just a few taps of the screen you could be talking to them as if they were sat right there beside you.

But when you buy a tablet, there’s something missing.

It’s not the charger (hopefully!).

It’s not a case, though it’s usually a good idea to buy one to protect your new tablet.

It’s a manual – something to show you how to use the thing. The manufacturers seem to assume that you’ll just know how to use it, as if by magic. It’s “intuitive,” they say.

Well, it can be. In parts. But there are other things you simply need to know how to do. It’s not obvious that you have to swipe from the top of the screen, pull up from the bottom or tap with two fingers instead of one.

Who would know you had to use two fingers and pull them apart on the screen or rotate them... or that they’d bury the option you want behind three little dots?

Things like that you just can’t know – someone has to explain it to you.

But if you do ever find a book about it or get someone to tell you, they always seem to assume you already know how to do it. Daft, really – you wouldn’t be asking if you did. But they whizz through it so fast you can’t possibly take it in. Not to mention the steps they leave out because “everyone knows that”!

That’s where a set of books from a small, employee-owned company based in Cumbria comes in. They’re called The Helpful Book Company and lots of their



These helpful books mean there’s nothing to fear about using tablets – from sending a quick email to video calling your family and friends.

customers say they certainly live up to their name!

They’ve published *iPads One Step at a Time* and *Android Tablets One Step at a Time* – and these books have proved hugely popular with all sorts of people who have a tablet – but who aren’t experts at using it.

Whether you’re frustrated with the very basics, want to know what else it can do for you or wish you knew how to do some of the slightly fancier things, this book might be just what you need.

It explains everything nice and simply, in plain English, without all the confusing jargon and gobbledegook. And it has lots of pictures showing exactly what to do – where to tap the screen and so on.

.....  
**“Plain English without all the confusing jargon and gobbledegook”**  
.....

The company have already published books about computers and smartphones that have helped thousands of people. But they actually started much smaller – the author wrote some notes to help his Mum and Dad on their PC and realised that other people might find them useful too. Several thousand happy people later, he decided to bring out a book on tablets as well – and if you’ve ever been frustrated with your tablet, it’s worth finding out more.

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# Impact of Coronavirus

## on welfare benefits for people with disabilities

We are currently in an exceptional period for all, including of course disabled people who have faced many additional challenges.

These have ranged from interruption, inadequate or non-delivery of social care, to basics such as being unable to shop for food and other essential items.

There has also been significant impact on disabled people engaging with the benefits system. The application and processing of claims for Personal Independence Payment (PIP), Universal Credit (UC) and Employment & Support Allowance (ESA) has been hugely interrupted, leaving many disabled people confused, anxious and out-of-pocket.

In light of the COVID-19 crisis we asked Michal Paul of Disability Rights UK to help those members living with or caring for those with disabilities navigate the current welfare benefits available.

Below is a summary of the main elements of the benefits process and the changes put in place, focusing on disability/health:

**Statutory Sick Pay (SSP)** - if you are off sick from work due to Coronavirus/COVID-19, the standard three-day waiting period before which you can make a claim for SSP does not apply.

**The Claims Process** - which is mainly 'digital by default', has not changed significantly. Coronavirus has led to a huge increase in the number of benefit claims, particularly Universal Credit, with nearly three million claims since March 2020. The Department for Work & Pensions (DWP) has asked people to make claims and other contact online, as opposed to telephoning their helpline, wherever possible.

**Interviews** - for obvious reasons these are not being held at Job Centres, instead taking place via telephone. Although this was put in place for three months from 17th March 2020, at the time of writing, the Minister for Work & Pensions, Justin Tomlinson, said "We are currently in the process of reviewing this measure, and will confirm next steps as soon as possible."

**Work Capability and other face to face assessments** - as for interviews, these were postponed for all benefits on 17th March 2020. DWP will instead assess using a combination of medical evidence provided, and following up by telephone.

**Employment & Support Allowance (ESA)** - the seven-day waiting period, normally in place for new ESA claims does not apply to those claiming due to Coronavirus (or if you are self-isolating on government advice). You will not be required to provide a 'fit' note as evidence.

**Personal Independence Payment (PIP)** - the timeframe within which you should return the PIP2 'How Your Disability Affects You' form has been extended to three months. Please note that some DWP letters still advise of a one month return period, but this has been extended during the lockdown period.

**Attendance Allowance (AA) renewals** - at the time of writing,

government advised that your award should be extended for an additional six months, and DWP should write to you advising of this.

**Carer's Allowance (CA)** - provision of carer's allowance is retained even if you, or the person for whom you provide the care, need to self-isolate during the eight-month period from 13th March 2020.

We would encourage people to continue to make claims for benefits to which they believe they are entitled, even during such a challenging period.

Disability Rights UK will be keeping our website updated with any future changes. Our main Coronavirus/COVID-19 pages are below:

[www.disabilityrightsuk.org/how-we-can-help/benefits-information/factsheets/welfare-reform-factsheets](http://www.disabilityrightsuk.org/how-we-can-help/benefits-information/factsheets/welfare-reform-factsheets)

[www.disabilityrightsuk.org/coronavirus](http://www.disabilityrightsuk.org/coronavirus)

## Disability Rights Handbook

Because of the current crisis DR UK took the decision to, firstly, extend the writing period of the 45th edition of the Disability Rights Handbook to include as much recent detail as possible, and to also create an additional supplement to the Handbook focusing on the impact of Coronavirus/COVID-19 on welfare benefits. This supplement has been sent to all members and is free to download at: [www.disabilityrightsuk.org/news/2020/may/free-dr-uk-disability-rights-handbook-coronavirus-supplement-available-now](http://www.disabilityrightsuk.org/news/2020/may/free-dr-uk-disability-rights-handbook-coronavirus-supplement-available-now) and a copy of the 45th edition of the Disability Rights Handbook has been sent to all NARPO branches.



Disability Rights UK (DR UK) is a national charity, run by and for disabled people. Formed on 1st January 2012, DR UK is a unification of Disability Alliance, Radar and National Centre for Independent Living. We bring with us more than seventy-five years' experience of working for the rights of disabled people.

# Hearing Star begins post-lockdown operations

Hearing Star Director Kevin Howlett talks us through how they plan to protect members and their families as they begin operating again post lockdown.

From Late February, early March we were aware that a pandemic may be imminent. We run a variety of clinics and so we stocked up on personal protective equipment essentials and thought we were ready for anything. We had not anticipated a couple of months isolation or how it may affect the members we serve and our own families.

As professional people meeting patients (NARPO members) and providing a safe service, infection control must be taken very seriously. The main method of transmission for COVID-19 is to touch a surface and then your mouth, eyes or nose. Secondly, there is a chance of air borne transmission in the form of droplets which can be breathed in or can land on surface and can be transferred via someone touching these contaminated surfaces then touching their mouth, eyes or nose.



Operating a clinic means that infection control measures must be introduced to reduce or if possible, eliminate the risk of infection. During lockdown we made significant changes to all our waiting and clinic areas.

Imagine you're a patient and you walk into a clinic room and, the previous patient was infected with COVID-19 and coughed or sneezed before you entered. This patient did not have temperature or feel unwell. This was our starting point for devising the changes we needed to make and below is a summary of those changes.

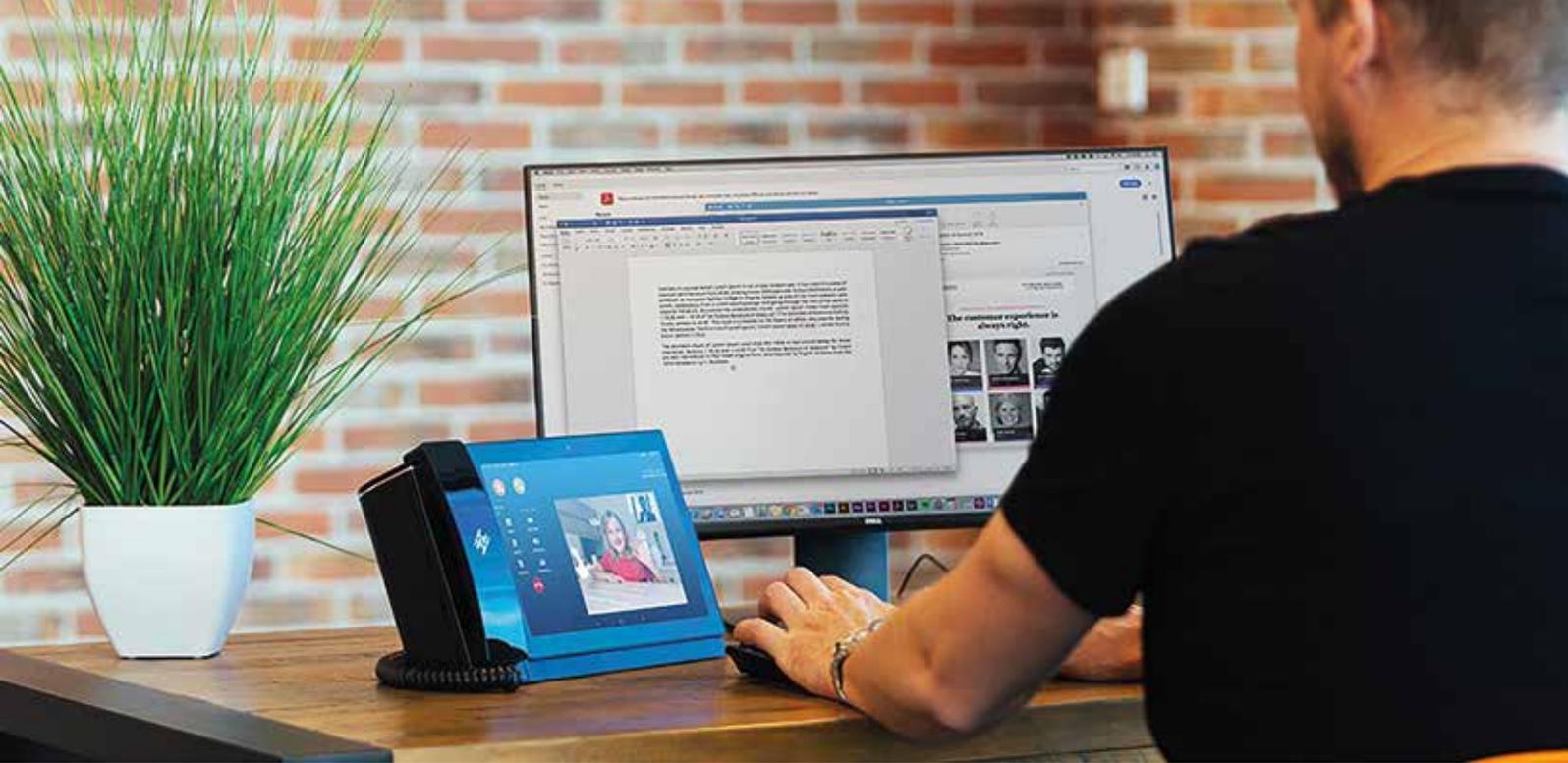
## In Clinic

- We installed a new clinic ventilation system. This was a huge cost to us, but the system provides a constant level of air pressure removing unwanted particles and completely changing the air in the clinic space within 2 minutes. This same method is used in operating rooms and proven to reduce the risk of airborne infection. Each patient entering the clinic will breathe different air to the last. This is not a simple extractor fan, but a specified appliance and one that draws airflow at a rate x25 the volume of air in the room per hour.
- The clinic has had any carpeted areas removed and new flooring fitted which is non-conductive, antibacterial and easy to clean.
- The walls were taken back to their structure and new panels and paint applied. These are specifically chosen for their ability to be cleaned between each patient.
- Surfaces in the form of furniture and equipment that is not required for a treatment are removed.
- The chair you sit on, the surfaces you come into contact with are all cleaned with high level disinfectant before you enter the room.
- You will of course already be wearing a mask and will have given instruction on how to sanitise your hands before entering the clinic room.

“Patients who are in the “Shielding” category can be seated in the second area as its position ensures no one will pass their position”

## The Waiting Area

- Prior to arriving, patients will have already answered questions that help us reduce the risk of a person entering the building with COVID-19.
- A new reception office and counter was built so we could meet patients at the very entrance to the building. Staff will wear face shields for safety and both the masks and sanitiser for patients are located by reception.
- We created a second waiting area, so we can maintain the appropriate distance between patients. Patients who are in the “Shielding” category can be seated in the second area as its position ensures no one will pass their position.
- There are fewer chairs, objects and surfaces in the waiting area that may become contaminated.
- There is only one person in each waiting area at one time.



## Communication

Clearly, we have invested heavily to achieve a safer working environment for our staff and for visitors and patients. However, we know that being isolated at home has had a huge impact on the health of many NARPO members, so we also had to find ways to improve our communication with you. Hospitals are expecting a second wave of infections and this could send many members back into isolation.

The latest internet based (VOIP) telephones can link common features of computers connected to the internet, into an office desktop phone system. This system enables us to effortlessly talk face-to-face with members with smart phones. Now this may not appeal to everyone! However, imagine you needed to be shown how to fix your hearing aid or you're struggling to describe the part of your ear that feels uncomfortable, all the patient needs is a basic smart phone

**When visiting members at home, we will take similar sensible precautions, but with the addition of opening a window to improve ventilation, limiting the number of people in the room and we'll use gloves and masks as required.**

or PC with internet connection, able to receive a text or email and we can help you with any problems remotely.

We have invested in this technology for the benefit of members and we expect to have it installed and fully operational by September.

Although Government and many businesses may be impatient to commence business as usual, we are much more cautious. Companies who have an eye on profit per square meter of floor space now find their hearing test rooms barely larger than 2x3 meters,

often at the back of a hearing centre, opticians or pharmacy with no window. Clearly in a post COVID-19 world, these are not attractive design features. Unless you can access facilities like we have in Lymington, we find that purchasing hearing aids at home, is probably going to be a far safer route to accessing hearing services, especially if you're in the vulnerable category or if shielding on medical advice.

## Home Visits

When visiting members at home, we will take similar sensible precautions, but with the addition of opening a window to improve ventilation, limiting the number of people in the room and we'll use gloves and masks as required. Any hearing aid boxes or other items will be sanitised, placed in a plastic bag and not opened until we are in your home and we've sanitised our hands and put gloves on.

The above measures will reduce an already small risk still further. We don't sell to the public and we are not a high-volume sales company. We consult with just one or two members at their home in any one day and we hope our careful approach to serving members will give you confidence and see us deliver another ten years of quality, safely.

**Kevin Howlett - Hearing Star**



# Balancing the (personal) Books

Living within our means is a personal goal we all try to strive for, but for many families during the COVID-19 crisis it has become increasingly difficult.

As many have found out in recent months, balancing the books and remaining solvent is a big challenge, whether you are running a business or looking after your own finances. As many of us look at what the impact of the Pandemic has been on our savings and investments we are faced with many challenging decisions at a time when there are many unknown factors. This is something many businesses are struggling with currently and reminds me of a quote from the economist John Maynard Keynes who said:

*"The market can stay irrational longer than you can stay solvent"*

This quote certainly rings true today with stock markets around the world having fallen in reaction to the pandemic and anticipating the economic consequences that will follow.

## Diversification helps you stay solvent

I am writing this article at the end of June and the UK stock market is still around 15% lower than it was at the beginning of 2020.

Over the same time, the Metfriendly With Profits fund has fallen by less than 1% and has had a much less bumpy ride. This is because our investment strategy means that we invest the With Profits Fund in a diversified portfolio of assets. These assets include bond funds, a multi asset fund and property funds. This is how we balance safety and returns on our member's money.

Metfriendly also has other assets in addition to those we hold in the With Profits fund. These assets provide a cushion against market falls and provide capital to expand and grow the business for the benefit of members. Our regulator requires us to hold a minimum amount of additional assets and our solvency is measured by how many times we cover this minimum. At the end of 2019 we held almost 3 times the minimum (292%) and this has dipped a little to about 2.75 times (275%) at the time of writing reflecting Metfriendly's continued financial strength.

What this means for personal investments is that it makes sense to have some of your assets safe and liquid, for example in cash, as an emergency fund.

A general rule of thumb is to have between 3 and 6 months' essential outgoings in your emergency fund. You want to avoid having too much in your emergency fund so that you can put the rest of your assets where they can work harder for you. This might be in an investment product, such as a Metfriendly ISA or With Profit Bond, or it could be another type of investment that you could afford to lose. As with the investments in the Metfriendly With Profits fund, it makes sense to diversify personal assets too. My personal investments include the usual investments such as ISAs, but I also have a fun investment in a vineyard and the wine it produces, which I can always drink!

## Spending or saving?

One of the ways the government is planning to get the economy moving post pandemic is to encourage us all to spend money to support businesses. If you have some savings that you are thinking of spending after lockdown, there are some good deals around, for example on cars and holidays. Add to this a possible temporary reduction in VAT and it makes spending money look like an attractive choice rather than saving. As ever it is always a balancing act between consuming and saving so it pays to think about the best time to buy big ticket items and how to fund them.

## Helping family members with a savings habit

As a NARPO member most of you have had the benefit of making a wise decision when you joined the job. This means that you have retired with a final salary pension that is paid to you every month and the amount you receive does not depend on the vagaries of the stock market. Our members tell us that they want to put some of their money to work for the benefit of family members rather than to benefit themselves and this has increased as we've seen the wider impact of the pandemic across society. For children or grandchildren under the age of 18, the Junior ISA is a good way to start saving. The annual limit for the Junior ISA has recently been increased to £9,000 per annum for the 2020/21 tax year which



runs from 5th April 2020 to 6th April 2021.

Teaching children about money and the value of saving is something I believe in passionately. When I was 16 my Mum opened a monthly savings account for me for £1 per month so I would have a good savings record when I wanted to buy a house. I took over making the monthly payments when I started working and I had a nice nest egg to help me with the deposit for my first flat.

Another benefit for parents and grandparents is the opportunity to educate future generations in a practical way of the benefits of regular savings. I certainly learnt this lesson from my Mum and am passionate about financial education for everyone.

The current generation of aspiring first time property owners have the benefit of being able to save in a Lifetime ISA (LISA) towards a deposit. The government adds a 25% bonus to LISA contributions, so for the maximum £4,000 annual contribution £1,000 is added by the government, which means that they could end up receiving over £30,000 of Government money for a fully funded LISA between the ages of 18 and 50. That certainly looks an impressive return compared to some of the saving rates that are currently available. Whilst the LISA has to be opened by your child or grandchild you could gift contributions to them to help them start saving for their first home or a tax free lump sum for their 60th birthday, and Metfriendly is still the only dedicated police owned provider to offer the LISA.

**Kathy Byrne** CEO Metfriendly

# In challenging times, you need to be side by side with someone you can trust

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- Email us at **[enquiries@metfriendly.org.uk](mailto:enquiries@metfriendly.org.uk)**

# Debt

As the coronavirus outbreak continues to take its toll on life and the economy you may be worrying about what the financial impact is for you or your family members.



The government has put lots of measures in place to help ease financial pressures at this time, but you may still be concerned.

Your financial wellbeing is just as important as your physical and mental wellbeing, so it's important to find time to effectively manage your money. Money worries are not just a financial problem they can cause relationships to end, people to lose homes and families to break down. People from all walks of life can end up in debt for many different reasons, divorce, redundancy, ill health, bereavement. It's not always easy to talk about money worries but if you're struggling financially it's important to take action.

Not everyone is financially comfortable in their retirement. Not having sufficient funds in retirement can contribute to feelings of social isolation and loneliness. However, retirement is the perfect opportunity to review your financial situation.

## Tips on how to improve your financial wellbeing

- **Take stock** where do you owe money and what are the interest rates.
- **Work out your budget** what money do you have coming in, what do you need to pay for and what's left for paying off debt. Use our budget calculator at [www.policemutual.co.uk/calculators-and-tools/budget-calculator](http://www.policemutual.co.uk/calculators-and-tools/budget-calculator) to help you manage your money. Set yourself a daily spend limit based on how much disposable cash you have each month.
- **Getting the best price?** check that you're not overpaying for your bills and utilities, where can you make savings, for more information look at [www.moneysavingexpert.com/utilities/](http://www.moneysavingexpert.com/utilities/)
- **Set up a separate bill account** transfer an amount each month to cover the cost of all your household bills.
- **Check your bank balance** each week so there are no nasty surprises. Consider using an app so you can see all your accounts in one place.
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- **Check your credit score** using one of the various companies available online including, Experian, Equifax or CallCredit.



## Impact of Debt on your mental health

Worrying about money can negatively affect your mental health, and for those people experiencing mental health problems it makes it harder to manage their finances. Problem debt can also be linked to suicide. It is important to start talking about money worries before your situation gets worse.

Talking about money will give you the confidence to get help and find out who can best advise you on any problems. It can give you a great sense of relief to share your problems. If you don't feel ready to talk to someone, write down what you are going through and share it with somebody you can trust.

## Check do you have a debt problem?

Understanding your debts and how much you're paying back is important. No debt problems are unsolvable and the earlier you deal with them the easier they are to deal with.

- ✓ I find myself using my credit card for essential purchases, like food and household bills.
- ✓ I'm constantly worried about managing my money.
- ✓ I'm behind on my mortgage and can't catch back up.
- ✓ I am struggling to manage even the minimum payments on my credit card.
- ✓ I'm being contacted about unpaid bills or missed payments.
- ✓ I'm relying on quick fix, short-term loans.
- ✓ I'm borrowing from friends or family.



## What should you do about your debts during the Coronavirus outbreak?

- **Prioritise your payments** Some bills and debts are classed as priority because the consequences of not paying are more serious than others. These debts should be dealt with before your non-priority debts. Non-priority debts are still important but the consequences are less severe than priority debts. Find out the difference here [www.payplan.com/advice/collection-of-debts/creditors/priority-non-priority-debt](http://www.payplan.com/advice/collection-of-debts/creditors/priority-non-priority-debt)
- **Speak to your bank, lender or credit provider if you think you'll miss payments** it's always best to

explain to the creditor that you are having financial difficulties, they may give you longer to pay or reduce your payment. Many mortgage and credit card providers are currently offering payment holidays because of the coronavirus pandemic.

- **Get debt help as early as possible** If you are worried about your money or concerned that you will or have fallen into arrears then it's always better to seek advice sooner rather than later.

## Police Mutual Products and Services

Police Mutual offer a range of wellbeing support services, for more details check out our website [www.policemutual.co.uk](http://www.policemutual.co.uk)

**PayPlan\*** we've teamed up with PayPlan, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties. They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt.

Contact PayPlan on 0800 197 8433. If you don't want to talk on the phone, it is also possible to email them.

**Police Mutual Care Line** provided by Health Assured they can offer advice and information at the end of a phone, helping with a range of concerns including emotional support. To talk to someone please call **0800 028 1708** or take a look at the e-portal.

**Health and Wellbeing e-portal**  
<https://healthassuredeap.co.uk/>  
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# Westminster Round-up

**As we enter the second phase of the economic recovery, the political landscape will be dominated by the Government's changing COVID-19 strategy in the weeks and months ahead. This shift will largely revolve around the battle to balance public health with economic stability.**

The NHS Test and Trace programme will play a key role in the Government's approach to limiting the spread of coronavirus in the absence of lockdown. Those who test positive for coronavirus will be required to share information about their recent interactions, but the Government is facing criticism for not reaching enough people who have tested positive. The Test and Trace app has been promised to improve the tracing success rate but a date for its launch has not yet been confirmed.

The Chancellor of the Exchequer, Rishi Sunak recently delivered his Summer Economic Update to implement short and medium-term fiscal measures to mitigate the impacts of COVID-19. Prime Minister, Boris Johnson also outlined plans of a 'New Deal' with a commitment to "build, build, build" in order to upgrade the UK's infrastructure to fuel the economic recovery. Despite this focus on economic growth, there is an increasing realisation that the national debt is rising, and fast.

In months to come, the Autumn Budget will be a crucial event, with the Chancellor reportedly working on proposals for deferred tax rises, spending cuts and lower public spending to balance the books. It has been widely reported that the Government will scrap or reform the 'triple-lock' on the State Pension in the Budget to cut down on costs. This would, however, break their own manifesto commitment. NARPO, through our work with Later Life Ambitions, has been campaigning to maintain the triple-lock, communicating directly with MPs and Peers.

The COVID-19 pandemic continues to expose the need to adequately fund social care. Boris Johnson was criticised by the sector for allegedly blaming many care homes for failing to follow the Government's procedures to limit the spread of coronavirus. He said that the Government will be looking at long-term support for the sector to ensure that it is properly organised and supported but did not go into further detail.

The Chief Executive of NHS England, Simon Stevens said that the current crisis presented the moment to finally fund and reform social care. It is clear that pressure will continue to mount on the Government to deliver on this crucial issue.

The House of Commons returned to a socially distanced form of physical proceedings from 2nd June, with the exception of some MPs taking part in remote proceedings on health grounds. These new temporary arrangements will be in effect until 2nd September and has allowed MPs to undertake their vital role in holding the Government to account.

**“ Prime Minister, Boris Johnson also outlined plans of a 'New Deal' with a commitment to “build, build, build” in order to upgrade the UK's infrastructure to fuel the economic recovery. ”**

NARPO has been engaging with key politicians in the recent months. These meetings have discussed the Widows and Widowers Pension For Life campaign, retired police officers re-joining the police force during COVID-19 and mental health and wellbeing support for retired police officers. NARPO has met with Shadow Policing Minister, Sarah Jones MP; Conservative London Mayoral Candidate, Shaun Bailey; Liberal Democrat Home Affairs Spokesperson, Christine Jardine

MP and Home Affairs Committee Member, Tim Loughton MP. These meetings were all very positive with the politicians being supportive of NARPO's aims.

NARPO also met with Home Affairs Committee Member, Dehenna Davison who was particularly interested in the mental health and wellbeing support for retired police officers. She tabled written questions on our behalf, and we were pleased to note that the Government will be considering mental health and wellbeing support for retired police officers in their response to the Police Covenant consultation. Ms Davidson issued a press release locally about her meeting with NARPO, which was published by the Police Oracle and the Police Professional.

The Government is currently analysing feedback on the consultation to implement a Police Covenant in England and Wales and will publish their response later this summer. NARPO has strongly put forward the case for the Covenant to be extended to cover retired police officers. This view is also shared by the Police Federation of England and Wales who have called for better support and services for existing and retired officers.

In the realm of Brexit, the Government confirmed that it would not request an extension to the transition period. This ensures that from 1st January 2021 the UK will officially leave the European Union. However, a trade deal has still not been agreed which could result in the UK leaving the EU on no deal terms. The UK and the EU have agreed to a new timetable for intensified talks in July, August and September in the hope of ratifying a comprehensive trade deal.

In the coming weeks and months, the resolve of the Government, and indeed the country, will undoubtedly be tested once again and in more precarious conditions. It is clear that the national effort the Prime Minister called for back in April will have to continue both now and for the foreseeable future.

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With the presence of COVID-19 many changes have been made in our day to day lives, this has also allowed for many holes in our security that we may not have realized were a possibility until now. Many people have been getting caught out over the internet and over the phone by groups with malicious intent pretending to be in partnership with or directly from

the NHS. People are being told that they have been identified as a potential carrier of COVID-19 and that they need to be tested, the person on the other end of the phone will then request bank details in order to cover the cost of testing. Unfortunately, many people will hand over these details and large sums of money will be taken from their accounts.

**We always advise never to pass on any bank details or security information over the phone, the NHS track and trace system is a free service as is the testing service, it is always best to stay aware of these people and the different methods they may use.**

**A** I am looking for a new PC that will allow me to join Zoom calls with my family during the Lockdown. I am not sure of what I need to be looking for regarding the specification of this laptop. I am looking for a device that will last me a long time and enable me to access my emails, amend documents and partake in online shopping. Any help would be great.

**Q** The first decision you need to make is whether you require a Laptop or a desktop PC, a laptop will be more portable and will allow for greater flexibility whereas a Desktop is made for being used in one place alongside a monitor. Once you have decided this then you need to look at the specification of the PC.

For most users we would recommend keeping a close eye on three main components: The processor should ideally be an Intel i5 or an AMD Ryzen 5, The Memory or RAM should be 8GB and the Storage should be at least 256GB. With regards to brand any of the major brands will suffice such as HP, Dell or Lenovo.



**A** When I am browsing the web and doing online shopping I am often confronted with many adverts on each webpage, I am unsure if this is a form of malware or not. Is there any way I can remove these adverts as although they do not bother me, but I feel like they should not be there?

**Q** What you are seeing here is adverts that have been added into the website by the Author of the website, these allow the company to make a little bit of extra revenue and also tailor adverts towards what they think you might be interested in. When you are on a safe reputable website these will be legitimate and nothing to worry about.

**A** Today one of my friends sent me an email that seemed rather out of the ordinary, it included a strange link in the body of the email, upon clicking this link I was taken to a strange page asking me to enter my bank details in order to proceed, I instantly closed the webpage. My friend has since advised me that her email was hacked into and that an email was involuntarily sent from her account to all her contacts, I am worried that my mailbox has been hacked like hers has.

**Q** As long as you have closed the webpage as soon as this happened and did not put in any personal details hopefully you should be okay, although we would still advise doing the following steps: Reset your email password (Ensure this is secure and ideally does not hold any personal information). We would then recommend that you download and run the Malwarebytes application, you can find this at the following address: <https://www.malwarebytes.com/> This will perform a full scan of your PC in order to ensure that there is no malicious content on it.



# How much do you know about the Ministry of Defence Police?

The MDP has often been considered a well-kept secret by its staff. However, they're on the lookout for more people to join them and are moving forward with new senior leaders, a large-scale recruitment campaign and are establishing new stations.

Crime Command, the force's combined intelligence and operational investigative department, is also evolving. Crime Command focuses on the largest and most impactful offences from multi-million-pound bribery and fraud, to subversive corruption and the trade in illegal firearms. This unit acts to recover stolen assets and to deter, detect and disrupt criminal acts against the MoD.

As the MoD operates worldwide and the MDP is responsible for counter-terrorism policing for the MoD, Crime Command often partners with national and international organisations. These range from the Security Services and Social Services to NATO, the UN and the FBI. It's a fast-paced environment with a varied diet!

Back in 2016, Operation DECRIED tracked down items stolen from a MoD development project. The MDP caught a former police officer and army corporal abusing their position of trust to steal intact weapons and component parts from the MoD. The investigation was led by our Major Investigations Unit in Wethersfield, Essex. The criminal was given a three-year sentence and a related offender was given a 12-month community order.

2018 saw the MDP launch an investigation into the fraudulent sale of specialist radar equipment to the MoD. The perpetrator used false results during a sales pitch to promise a significant improvement in operational capability. The MoD's financial losses were £1.4



million, without accounting for staffing and training costs and, most significantly, the risk to the lives of service personnel who were developing and implementing the underwater technology. The perpetrator received a three-year sentence, reduced after an early guilty plea.

Given the nature of the MoD, cyber-crime is always a threat. Recently a disgruntled contractor abused their position on a sensitive project for the MoD, bypassing security procedures and subsequently transferring several petabytes of information to their personal devices (one petabyte is one million gigabytes!) (and no, we didn't get this plotline from Jurassic Park!). The data breach was quickly identified, the suspect arrested and stripped of their top-level security clearance, and the information retrieved with no projects compromised, saving the MoD tens of millions of pounds.

Our ongoing intelligence and investigations operations currently include operations against suspects for bribery, money laundering, firearms offences, serious economic crimes and organised crime group involvement.

Like any police force we have high standards to uphold, so professional qualifications are available for all Crime Command officers. We also encourage continuing professional development and invite subject matter experts in from organisations we collaborate with. Recent sessions include training by the Serious Fraud Office on money laundering, and from the Army's psychological warfare experts on the minds of extremists.

We are also adapting well to the current COVID-19 situation, quickly and confidently moving to widespread working from home. One early positive is the weekly rotation for different units to "host" department-wide training masterclasses; something we intend to continue as we settle in to a new normal.

There are currently positions available as both criminal investigators and intelligence officers located across the country, including Northern England, the South West, the South East and London. These vacancies include positions for Financial Investigators at our HQ in Essex, which is in the process of moving to Cambridgeshire. If you're looking for



a second career or want to continue the work that you have been doing but in one of the UK's special police forces, the MDP may be for you. Crime Command is offering direct entry to those who have transitioned, within the last 3 years, from Home Office Police Forces and seek further development and challenges.

## We spoke to ex-City of London Police officer, and now Crime Command detective, DC Shickell about his experience:

### What was different about the MDP that attracted you?

Embarrassingly, I hadn't fully appreciated that the MoD had its own investigators that were separate from the RMP.

Coming from a Home Office force I had limited experience of dealing with Police Investigations involving ongoing firearms thefts and associated offences, which I find interesting.

Working for the MDP meant that I would be working in a small team of dedicated investigators where you weren't just a number - which I enjoyed in my

“Our ongoing intelligence and investigations operations currently include operations against suspects for bribery, money laundering, firearms offences, serious economic crimes and organised crime group involvement.”



previous role in the City of London Police.

Also, 'being of a certain age' in my current role I don't have to work shifts.

Last but not least, the fact that I can now drive to work and not suffer public transport - I can't help but smile when I drive past the train station - especially now with C19!

### Have you done anything new in the MDP that you'd always wanted to do?

I'm still on an MDP learning curve which will hopefully involve training opportunities - I'd like to develop my knowledge of Money Laundering and the financial side of an investigation, which I feel will help me as an investigator.

### Do you like working for the MDP?

I've only been here a few months, but I feel very settled and enjoy coming to work.

The people are friendly and supportive so I couldn't really ask for much more!

### How do you find working for Crime Command?

I enjoy working for Crime Command and like the way the different teams across the country help each other to progress their respective investigations.

I've just come back from my fourth joint police operation where staff from different teams met up and pulled together to get the job done - which I feel gives a good insight into MDP camaraderie.

### Would you recommend the MDP?

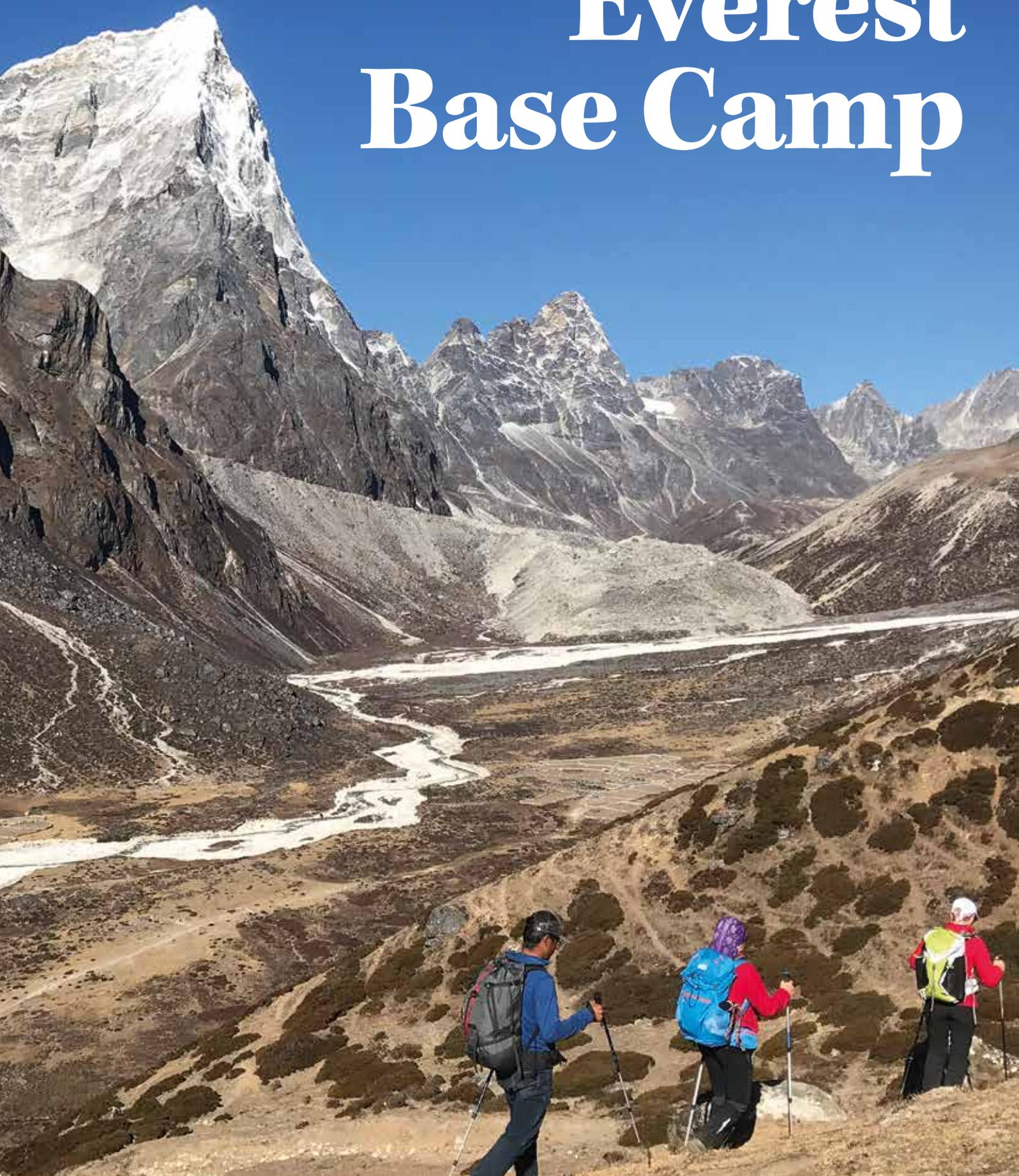
I think the MDP is a well-kept secret - once you get your head around the IT systems (which I'm still doing), it's a great job.



We're looking for innovative and forward-thinking people seeking exposure to varied work on fast-moving projects. Being at the forefront of a Force with a difference, Crime Command offers an opportunity for people who want to try new things.

**If you are interested in discussing the opportunities further, contact us at [mdp-recruitmentenquiries@mod.gov.uk](mailto:mdp-recruitmentenquiries@mod.gov.uk), or visit [www.mod.police.uk](http://www.mod.police.uk). Alternatively, call 01371 85 4444 and leave your details for the author of this article to get in touch.**

Charity challenges and tales  
from the top of the world at  
**Everest  
Base Camp**



## When planning for your retirement, you will most likely have planned your finances, planned where going to live, whether you want to upsize, downsize, move abroad or to the coast.

But the one thing many don't plan for is what you're going to do with all the free time you'll have on your hands. Some will be ready for a rest. But for many switching off from the fast-paced nature of 'the job' can be difficult.

If you find yourself with surplus energy and are yearning for some unpredictability in your retirement, why not consider harnessing that and taking up a charity challenge.

These are amazing, often life changing opportunities for those seeking adventure whilst contributing to worthwhile causes, that will help change the lives of others.

In November 2019 three NARPO members took up their own charity challenge and embarked on a 130km round-trek to the Everest Base Camp - the foot of the highest point on earth, with and on behalf of Embrace CVoC, a children's charity supporting child victims of crime.

The high-altitude trek is one of the world's greatest adventure challenges reaching heights of 5,545 meters (18,193 feet) where oxygen levels are 50% that of sea level.

The idea for the Everest challenge came about when Embrace CEO Anne Campbell was on an Annapurna Himalayan charity trek the previous year and struck up a friendship with Sherpa Dawa Geljen. Anna says

"As Dawa was also a principal of the Nepalese travel company he had access to the trekking permits, and he told me he had the last Base Camp permit for the following November and would I like it?! His offer to organise a trek for Embrace was snapped up quickly as I knew it would be an unforgettable experience that would be very well organised."

Promotion of the trek went out via social media, through Embrace's Police contacts and via NARPO News and our own branch newsletters and the resulting group of 12 trekkers was made up of survivors of childhood crime - Rhys and Hannah, charity supporters, police officers

and NARPO Members Allan Dattani, Caroline Easton and Ian Scott.

Interestingly the trek was filmed by Cambridge Filmworks who after spotting the social media publicity contacted Anne to ask if they could create a documentary of the Trek. Cambridge Filmworks produced a dramatic 90-minute documentary charting the group's journey to Everest and Rhys and Hannah's personal journeys of surviving and overcoming serious child abuse.

The money raised is still coming in but at the time of writing the current figure stands at £25,000, an amazing result which Embrace are delighted with.

This summer we caught up with NARPO Members, Allan, Caroline and Ian and asked them to tell us about their experience.

### Caroline Easton (Hampshire Branch)

Retirement for me is just a word and something that only defines part of who I am. I love to be active and enjoy doing things that challenge me both physically and mentally. I have been a member of Rotary International since 2006 and in July 2022 I will be District Governor of Rotary South.





**The suspended bridges over valleys, the steep climbs and the views were more than worth the physical efforts required and the wonderful support that the Sherpa guides and porters provided to our group on the trek enabled most of the group to achieve the goal of getting to Everest Base Camp.**

I have a back injury which can at times restrict me in doing things, however walking and swimming I can still do and really enjoy doing them.

The chance to visit Nepal and to be able to raise funds for Embrace CVoC and two other charities that are important to me was a fantastic opportunity. My police career had shown me the devastating impact that crime can have on children and families.

I could have done with longer to get fit for the Trek but needs must, and I set about getting all my equipment ready.

On a cold and rainy day my husband drove me to London Heathrow and I met the team for the first time. The flight to Kathmandu was tiring and the arrivals hall at the airport was an interesting experience of chaos being managed. The drive through the city to our hotel was the first of many new experiences of a totally different world - as can be seen on the film Everest Embrace.

The start of the trek through the hills and valleys of the Sagarmatha National Park of the Khumba Everest region of Nepal was awe inspiring. The suspended bridges over valleys, the steep climbs

and the views were more than worth the physical efforts required and the wonderful support that the Sherpa guides and porters provided to our group on the trek enabled most of the group to achieve the goal of getting to Everest Base Camp.

I was devastated though when at 5000 metres (which is very close to the finish point) I had to pull out due to possible altitude sickness, luckily though my flag of the thin blue line and my End Polio bear made it to Everest Base Camp.

The trek back to Luckla provided more insights into the Buddhist religion (practiced in Nepal) and a chance to pause at the memorial to all the climbers and Sherpas who have died climbing Everest. In Luckla we visited two fantastic schools but also saw the hardships faced by children whose parents cannot afford the cost of schooling. All too soon though we were leaving Nepal and arriving back to a very cold and wet UK.

Since lockdown began I have walked 170000 steps for a virtual Trek to Everest Base Camp and back to Luckla in support of Embrace and will continue to support a Nepalese Charity to help schools and its children.

**Ian Scott**  
*(Dorset Branch)*

At 68 years of age and with a ten-year-old replacement hip, I was very keen to enjoy a charity trek to Everest Base Camp. I read the regular Dorset NARPO emails, and quickly became interested when one edition advertised spaces on the Everest trip for Embrace. Having just completed the Scottish mountain Munros (285) over a period of 45 years, I felt that I was sufficiently fit for a trek over paths that I had heard so much about since my childhood.



The Charity Embrace had actually been started by colleagues from Liverpool some years previously so was close to my heart and until getting to the airport I didn't know that two of the group had been child victims themselves, they proved to be incredibly strong and great ambassadors for the charity.

The trip was eventful from the start, on reaching Nepal we found out we would have to be helicoptered into Lukla (the start point of the trek) due to bad weather meaning our connecting flight to the region was cancelled. Even this was eventful with our helicopter dropping us without a guide in a tiny village a few miles away from Lukla. Here, we met some delightful school children who couldn't speak English, nor could they tell us where we were!

Once we were on the move the following morning, we enjoyed some fine weather and fairly easy paths and in two days, we reached Namche Bazaar which is about 9,000 feet. Unfortunately, during the first two days in Kathmandu, I had picked up a viral infection from the very dusty atmosphere of the city which has a population of 4 million folk. Two earthquakes which happened five years ago had left the city roads and buildings in a poor state of repair which is still apparent today.

The next three days from Namche Bazaar, saw us climb steadily through beautiful scenery up to Dingboche which is approximately 14,500 feet on easy paths (the only highways) up towards Everest.

**“ Naturally, the views were wonderful, but it is the people I remember and the kindness I encountered, whether it be from group colleagues or the local population. The overall experience will remain one of those lifetime memories. ”**

However, my infection was getting steadily worse. The group doctor put me on oxygen virtually all night long and called up a helicopter to evacuate me the following morning. I believe I must have been worse than I felt because a “blow up” oxygen tank was prepared, in case I should deteriorate during the night, but thankfully it wasn't needed. I was about a day and a half from Everest Base Camp, so naturally I was bitterly disappointed to have reached only this spot.

As soon as I landed in Kathmandu, having changed helicopters at Lukla, (fortunately, my insurance covered me for the expense), I started to feel better with oxygen levels returning to normal and with the help of antibiotics for the infection.

I then had to wait in Kathmandu for nine days for my group to return. I really enjoyed the stay and the company of the Nepalese people. Naturally, the views were wonderful, but it is the people I remember and the kindness I encountered, whether it be from group colleagues or the local population.

The overall experience will remain one of those lifetime memories.



## Allan Dattani (West Mercia Branch)

62-year-old Allan is no stranger to adventure, after 10 years in the Army (with 5 of those spent in Special Forces) Allan Joined West Mercia Police in 1985. He retired as an Inspector in 2009 and soon after joined Abu Dhabi Police, United Arab Emirates as a Tactical Advisor/Trainer. Since 2013 he's been back in the UK working as Freelance Senior Rep for Finders International.



### Allan tell us about his experience of the challenge

I have always loved travel and have seen many of the world's iconic places. I hike with a few friends and enjoy exploring new challenges. We have hiked up all the three UK peaks, Snowdon, Scafell Pike and Ben Nevis and I have hiked in the Norway fiords (Pulpit Rock and Kjerag) and The Munros on Isle of Skye. We are regulars on The Brecon Beacons and The Black Mountains.

Late last year (2019), I saw a note in the local NARPO newsletter about The Embrace Everest Trek. One of the group I hike with has previously done Everest Base Camp and it was something that I found fascinating. I have never before undertaken anything for a charity - with a totally unknown group of people and the challenge was definitely inviting. I did some research/enquiries and decided it was an opportunity I could not let go by. I booked a place and commenced raising funds and physical preparation.

The flight out was the first time I met the Team. A really Interesting group and the fact that two of the Team were benefactors from Embrace's charity work added to the experience.

The trek itself was challenging in that it was 14 days of daily trekking in the harsh terrain and climate with basic living conditions and food.

Successfully achieving the objective was a great feeling and Kala Pathar (a ridge that provides the best viewing point of Everest Base Camp and the surrounding peaks) which is an optional addition to the trek was a challenge on an even higher level.

I am thoroughly glad I undertook this challenge and successfully completed it. I would highly recommend it anyone who enjoys challenges of this nature. The country of Nepal is fascinating, the people are fantastic, and the culture of these hardy people is a true treasure. They have built hamlets all along the trek with no roads nor infrastructure, transporting everything on humans, animals and helicopters.

The Himalayas, I found more fascinating than single standalone mountains. The sheer beauty, ruggedness and endless wild brings out that "wow" factor every single



morning/day and I never stopped admiring the sensational scenery.

Sadly COVID-19 will have put paid to many of the challenges that were available over the coming months, but the world will open again when it is safe to do so and now might the perfect time to get thinking and planning.

Embrace are already thinking about future adventure challenges and Police Charities UK is another great starting point for contacting charities directly.

You should also visit some the leading online tour operators who specialise in organising charity tours and challenges online; Charity Challenge, Discover Adventure and Global Adventure Challenge are some of the most well-known. These specialist operators can assist you with choosing your charity, your challenge location, payment options and give you expert fundraising guidance.

[charitychallenge.com](http://charitychallenge.com)

[actionchallenge.com](http://actionchallenge.com)

[globaladventurechallenges.com](http://globaladventurechallenges.com)

Embrace Child Victims of Crime's vision is to 'be there' for all those children and teenagers who, through no fault of their own, are victims of crime. All fundraising for the charity now is being directed into Alfie's Hardship Fund which is paying for essentials for children and families who have also been affected by loss of income as a result of Covid-19.

The new 90-minute documentary charting the trek is available now on Amazon Prime, search 'Everest Embrace' to watch the emotional and inspiring film.

“ The trek itself was challenging in that it was 14 days of daily trekking in the harsh terrain and climate with basic living conditions and food. ”

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[policemutual.co.uk/narpo](https://policemutual.co.uk/narpo)

View of the north front across the lake in early morning light at the Vyne, Hampshire

# Making the most of the summer

The National Trust has been gradually reopening its parks and gardens in line with government advice since late June and at the time of writing over 130 sites were open.

All properties are subject to advance booking which keeps visitor numbers in check which in turn allows for greater social distancing, and this coupled with the vastness of many of the sites makes them ideal places for NARPO members to enjoy the last of the summer safely.

New tickets for the following week are released every Friday and visitors must book a ticket in advance, including National Trust members. Entry and parking are free for National Trust members, though you'll need to bring your National Trust membership card and have it handy at the time of booking. Tickets are booked online at [nationaltrust.org.uk](http://nationaltrust.org.uk) and you'll be asked to choose a 30-minute arrival time for the day you want to visit. The timeslot is for your arrival time only and you can generally stay until the site which you are visiting closes.

Carers continue to have free access with an Essential Companion card. Carers don't need to book a ticket for themselves, but the person they accompany will need a pre-booked ticket.

With all this in mind we have rounded up some of the best National Trust parks and gardens from around the country which are open now, have parking facilities and disabled access. Go to [nationaltrust.org.uk](http://nationaltrust.org.uk) for more details and to book.

## Sizergh *near Kendal, Cumbria*

Standing at the gateway to the Lake District this is a beautiful medieval house and gardens including a pond, lake, and limestone rock garden.

## Dunham Massey, Cheshire



## Dunham Massey *Altrincham, Greater Manchester*

Open Saturday to Wednesday, the park and garden is the ideal place to enjoy the ever-changing landscape.

A ramble around the park will reveal a range of architectural oddities and views of the house complete with Dunham's resident herd of fallow deer. You may also glimpse other wildlife including owls and woodpeckers.

## Wallington *near Morpeth, Northumberland*

A 13,000-acre estate with historical house, rolling hills, woodlands and walled gardens.

## Gibside *Gateshead, Tyne & Wear*

243 hectares (600 acres) of gardens, woodland and countryside - perfect for wildlife spotting.

## Fountains Abbey and Studley Royal Water Garden

*Ripon, North Yorkshire*

The magnificent abbey was established by devout monks seeking a simpler existence. John Aislabie inherited Studley Royal and created an elegant water garden of ponds, statues and follies, incorporating the romantic ruins into his design.

Lawns stretch down to the riverside and riverside paths lead to the deer park, home to red, fallow and sika deer and ancient trees.



View along the Yew Alley towards the hall at Hardwick, Derbyshire

## Hardwick

*Chesterfield, Derbyshire.*

The Hardwick Estate is open every day, for countryside walks with picturesque views and woodland trails.

## Tyntesfield

*Bristol, North Somerset*

A Victorian Gothic Revival house with extensive garden and parkland, just a stone's throw from Bristol.

## Lanhydrock

*Bodmin, Cornwall*

Magnificent late-Victorian country house with garden and wooded estate.



View of the 17th century house from the Sunken Garden at Kingston Lacy, Dorset

## Kingston Lacy

*Wimborne Minster, Dorset*

An 8,500 acres estate in the rural Dorset countryside. With lawns for picnics, a Japanese garden, colourful heathland, water meadows and the world's oldest pedigree herd of Red Ruby Devon cattle.

## Belton House

*Grantham, Lincolnshire*

With formal gardens with views across pleasure grounds and an ancient deer-park.

## Clumber Park

*Worksop, Nottinghamshire*

Clumber Park is a beautiful expanse of parkland, heath and peaceful woodlands covering more than 3,800 acres.

## Emmetts Garden

*Sevenoaks, Kent*

Charming Emmetts Garden is an Edwardian estate standing on one of the highest spots in Kent, Garden offers panoramic views over the unspoilt Weald as well as some great walking opportunities.



View of the manor, with sculpture in foreground and summer bedding at Waddesdon, Buckinghamshire

## Waddesdon

*near Aylesbury, Buckinghamshire*

Surrounded by views of Oxfordshire, the Chilterns Hills, the Vale of Aylesbury with woodland walks and gardens. Waddesdon is also easily accessible from London by train or car.

## The Vyne

*Basingstoke, Hampshire*

Explore a former Tudor powerhouse turned 17th-century family home, set in gardens, woodlands and wetlands.

## Claremont Landscape Garden

*Esher, Surrey*

Previously the countryside retreat of queens and heirs, this grade 1 listed garden is a green oasis in the heart of Surrey within easy reach of London.

## Wimpole Estate

*Royston, Cambridgeshire*

A working estate with an impressive mansion, parkland, walled gardens and Home Farm.

## Erddig Wrexham

Sitting on an escarpment above the winding Clywedog river, Erddig is a 486-hectare (1,200-acre) landscape pleasure park, designed by William Emes.

## Colby Woodland Garden

*near Amroth, Pembrokeshire*

Set in a tranquil secret valley is the hidden woodland garden of Colby. With shady woodland walks, wildflower meadow and colourful walled garden.

## The Kymin

*Monmouth, Monmouthshire*

An 18th-century Round House and Naval Temple, the Kymin and its nine acres of pleasure grounds, overlooks Monmouth and the beautiful Wye Valley.

The Kymin Club arranged for the Naval Temple to be built with moneys raised between themselves and public subscription in 1800, it celebrates some of the greatest British admirals and victories of the time.



Tulips and hyacinths in the garden at Erddig, Wrexham, Wales

# Coronavirus: advice on holidays and travel

**We know lots of our members love to travel and that many of you should have been eagerly looking forward to your summer trip. Indeed, many of you may also have holidays and trips planned for later in the year.**

The global pandemic and subsequent lockdown has put paid to many of these plans however, leaving members with a level of uncertainty over current bookings and the planning of future holidays.

We also know members may have had trips cancelled earlier on in the lockdown, with many now confused over what their rights may be.

With this in mind we asked Bernard Seymour from Affinity Solutions to guide us through your rights around cancelled holidays, uncooperative insurers, vouchers being offered in place of refunds, and uncertainty surrounding future holidays.

When you book a holiday, be it a flight or accommodation, you are entering into a contract. The basic terms of the contract are the company provides the holiday and you pay for it. If either party does not keep to their side, the contract is broken and the person who has broken the contract must compensate the injured party. In contract law these are called damages. Damages are meant to place the injured party in the same position as if the contract had been performed.

That seems very clear, so let me now muddy the waters a little. When you book a holiday there will be terms and conditions (T&Cs) attached to the contract. It is important to read these even though it can sometimes feel tedious. The



## **If the company refuses a refund, and you paid by credit card, you may be able to claim on your credit card under section 75 of the Consumer Credit Act.**

T&Cs will cover such matters as when to pay the deposit, what happens in the event of a cancellation, whether the travel company can alter the itinerary etc.

It is important that you do not cancel the holiday as you will then be in breach of contract and the holiday company can retain any money you have paid. This can be a difficult decision if the company is still offering the holiday, but you feel unable to go. In this case, I would always first of all explain the position to the company who may be sympathetic.

If you have paid a deposit and the balance is due, it is often difficult to know what to do. If you pay the balance and the holiday is cancelled, you would be entitled to a refund. If the holiday is not subsequently cancelled, but you feel unable to travel, you risk losing the money and it is unlikely that you will be able to claim on your insurance. There is also the risk that the travel company could go into administration and you may lose any money paid.

If you do not pay the balance, you will

have broken the contract and the travel company could retain your deposit.

If we apply these principles to holidays when the holiday company have cancelled due to COVID-19, the individual is entitled to a refund as the company is in breach of contract. This means a full refund, not a voucher in lieu. Due to the financial crisis facing holiday companies, you can accept a voucher or agree to postpone to next year, but you do not have to do so.

If the company refuses a refund, and you paid by credit card, you may be able to claim on your credit card under section 75 of the Consumer Credit Act.

If you have travel insurance, you may be able to make a claim, although this will depend on whether the insurance was booked before March 2020 as many insurers do not now offer cover for events arising out of COVID-19.

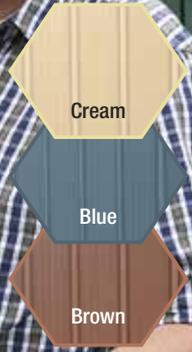
You can also make a claim through the small claims court.

Take care and stay safe - **Bernard**

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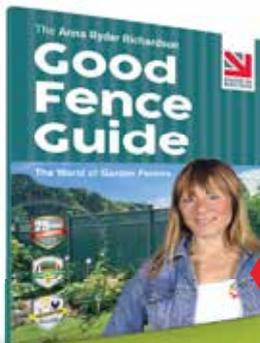


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[www.cahayabintang.co.uk](http://www.cahayabintang.co.uk)



### West Cornwall - Mount's Bay

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From £295pw.

Call: 07814470948

[www.seasidecottagecornwall.co.uk](http://www.seasidecottagecornwall.co.uk)

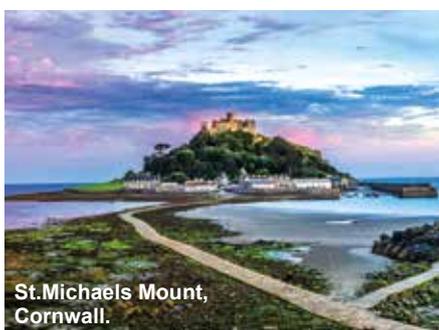


### Cornwall - Polperro

August Hill Holiday Lodge, situated in wooded location on Killigarth Manor Park. Amenities include large swimming pool, bar, play area. Beach and coastal path 5 mins away. 3 bedrooms, en suite and separate bathroom. No pets. 5% discount members, serving police officers.

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[www.augusthill-polperro.co.uk](http://www.augusthill-polperro.co.uk)



St. Michaels Mount, Cornwall.

### Cornwall Mousehole

Two double apartments, panoramic views of Mounts Bay and St Michaels Mount. In large detached bungalow, outside space private parking, Wi-Fi. Level footpath to Mousehole and Newlyn, bus every 30 mins to Penzance bus and railway station. Small dog welcomed in studio 1.

Call: 07917 337131 or 01736731282

Email: [m3uet@btinternet.com](mailto:m3uet@btinternet.com)



### North Cornwall - Crantock

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Privately owned and fully equipped lakeside chalet at Hoburne Holiday Park. 2 bed and sleeps 4+ people.

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Up to 25% discount on brochure prices for NARPO colleagues.

Call: 07973639342

Email: [stu@mckie.co.uk](mailto:stu@mckie.co.uk)



### Cumbria-Kirkby Lonsdale

Superior cottage central location in a peaceful courtyard. 3 bedrooms and 1 en-suite, parking and garden. Newly decorated for 2019, free Wi-Fi. Chapel cottage boasts oak beamed ceilings, an open fireplace along with contemporary decorative design. No smoking or pets. NARPO 10% Discount.

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[www.chapelcottagekirkbylonsdale.com](http://www.chapelcottagekirkbylonsdale.com)



### Cumbria, Kirkby Lonsdale

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[www.cornercottagekirkbylonsdale.com](http://www.cornercottagekirkbylonsdale.com)



### Dorset - Chaldon Herring

Beautiful 3 bedroom thatched cottage near to Lulworth Cove and Durdle Door. Quiet Village with excellent pub. Dog friendly. Large enclosed garden, Wi-Fi, woodburner and -games room. Access to SW coast path. 20% NARPO discount. Winter short breaks Nov-Feb only £300.

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Email: [petewright@11thplus.co.uk](mailto:petewright@11thplus.co.uk)



### West Dorset

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Email: [garylbin@yahoo.co.uk](mailto:garylbin@yahoo.co.uk)



### Dorset

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Email: [claireshearman@hotmail.com](mailto:claireshearman@hotmail.com)



\*Images for illustration purposes only

## North Herefordshire

Beautiful, spacious, recently converted 300 year old barn with its own garden and wonderful views. Sleeps 6 with 3 bedrooms and 2 bathrooms. Great pub 10 minute walk. Hereford 11 miles. Sorry no pets or children under 16.

Call: 07969558765

Email: [catherinelarmour@gmail.com](mailto:catherinelarmour@gmail.com)



## Isle Of Wight

Retired Victorian railway station, nestled in the South of the island, converted into enchanting cottages. Large secluded gardens with spectacular views of surrounding countryside. Excellent base for walking and cycling. Short breaks available. Pets welcome. Ferry and NARPO discount.

Call: 01983 717349

[www.whitwellstation.co.uk](http://www.whitwellstation.co.uk)



## Norfolk

### Wells-Next-The-Sea

Choice of 3 stunning coastal cottages. Fully renovated, wooden floors, wood-burning stoves, amazing harbour and meadow views. Close to Quayside, shops and a great selection of pubs and eateries. Voted best beach in UK! Pets welcome. NARPO discount.

Call: 07976 720022

[www.norfolkdreams.com](http://www.norfolkdreams.com)



## Northumberland

Coastal cottage, Beadnell. Sleeps 4, 2 bedrooms, bathroom with overbath shower. Fully equipped kitchen with dishwasher, washing machine and dryer. French doors to enclosed south facing garden. Off street parking. Non smoking. Photos on Simply Owners ref P33237.

Call: 07974745624

Email: [dunesview\\_6@yahoo.co.uk](mailto:dunesview_6@yahoo.co.uk)



## Northumberland - Gateway to Hadrian's Wall Country

Stanegate Cottage. Gateway to Hadrian's Wall country. Peaceful cosy cottage, with stunning views. Rural location near Greenhead village, short distance to local pub and tearoom. Sleeps up to 4 people, dog friendly, enclosed courtyard, bike shed, Wi-Fi and woodburner. Perfect for walking, cycling, fishing, golfing, sightseeing and star-gazing!

Call Sam: 016977 47443

Email: [Sam@braesidecottages.co.uk](mailto:Sam@braesidecottages.co.uk)

[www.braesidecottages.co.uk](http://www.braesidecottages.co.uk)

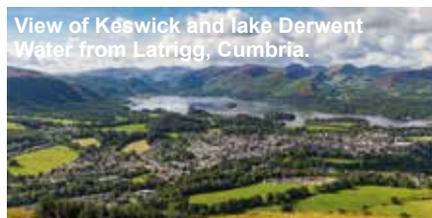


## Northumberland - National Park

Drakestone Cottage in Harbottle, near Rothbury. A comfortable, single-storey cottage furnished and equipped to Visit England's 4\* standard. Sleeps up to 4 and 2 dogs. Woodburner, Wi-Fi, enclosed garden, pubs nearby, excellent guest reviews. Perfect base for walking, cycling, relaxing or visiting award-winning Northumberland.

Call Karen: 07778 920881

[www.karenskottages.co.uk](http://www.karenskottages.co.uk)



## Lake District - Keswick

Hazeldene bed and breakfast accommodation. Superb location convenient for town centre, Lake Derwent Water, theatre and local walks. Clean comfortable spacious en-suite bedrooms. Private parking. Free Wi-Fi throughout. Lovely views. See for yourself on our live webcams.

Call: 017687 72106

Email: [info@hazeldene-hotel.co.uk](mailto:info@hazeldene-hotel.co.uk)

[www.hazeldene-hotel.co.uk](http://www.hazeldene-hotel.co.uk)



## North Northumberland

Chatton Cottage is in the village of Chatton near the Cheviot Hills and 10 miles from Bamburgh and the beautiful coast. Sleeping four people in three bedrooms, all amenities are included. No pets/smoking.

Call: 07801845711

[www.chattoncottage.com](http://www.chattoncottage.com)



## Peak District - Bakewell

Situated just two miles from the centre of Bakewell, Bolehill Farm Cottages comprises of eight peaceful cottages wrapped around a tranquil courtyard, set within 20 acres of the Peak District National Park. Dogs welcome. Pub walks from the door (2 miles across fields). 10% discount for NARPO members, simply call or book online using the booking code 'NARPO'.

Call: 01629 812359

[www.bolehillfarm.co.uk](http://www.bolehillfarm.co.uk)



## Yorkshire Dales

Molly Cottage, Ingleton. A stunning 18th century cottage nestled in unspoilt countryside, a short stroll from excellent pubs, shops and cafes and the famous waterfalls walk. A tranquil retreat with cosy log burner, a perfect base for walking and cycling.

Sleeps 4, well behaved dogs by arrangement.

10% Discount quote NARPO.

Call: Carole 07974008476

Email: [cazfletch@icloud.com](mailto:cazfletch@icloud.com)

[www.mollycottage.com](http://www.mollycottage.com)



## Wales

### Anglesey

Cottage, Country-House and Apartments for weekly holiday let, or short breaks, situated in and around historic Beaumaris, in area of outstanding natural landscape beauty.

Sea and mountain views, nearby beach. Pets welcome. 10% discount to all fellow NARPO members.

Call Howard Roberts: 01248 811671

Email: [cottage.wales@btinternet.com](mailto:cottage.wales@btinternet.com)

[www.homeandcruise.com](http://www.homeandcruise.com)



## Pembrokeshire

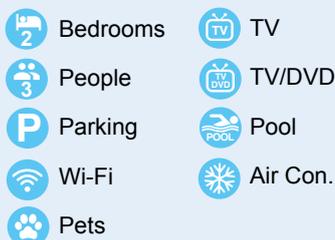
Cefn Du Holiday Cottages. Pet friendly, holiday cottages and newly converted barn, 4/5 star, sleeping 2/8 with secure gardens set in 60 acres of beautiful countryside close to the Preseli Hills, the famous Pembrokeshire Coastal walks and picturesque towns of Cardigan and Carmarthen. NARPO Discount.

Call John Myatt: 01239 831530

Email: [info@cefnduholidaycottages.co.uk](mailto:info@cefnduholidaycottages.co.uk)

Virtual video on

[www.cefnduholidaycottages.co.uk](http://www.cefnduholidaycottages.co.uk)



# Holiday Lettings 2020 continued...

## Ireland

### Idyllic West Cork

Along the Wild Atlantic Way. Beautiful privately owned S/C properties with sea views and gardens. Many repeat customers. Discounted Ferries. Story book colour brochures. Recommendations to local restaurants and amazing music.

Call Kathleen: 01778 571968

Email: [perfectirelandholidays@yahoo.co.uk](mailto:perfectirelandholidays@yahoo.co.uk)  
[www.perfectirelandholiday.co.uk](http://www.perfectirelandholiday.co.uk)

## Italy

### Tuscany

Stylish, rustic and romantic medieval village house, situated in the foothills of the Tuscan mountains. Stunning location with breath-taking panoramic views. Near Pisa, Florence and Lucca. Sleeps up to 6 people, but also great for couples. NARPO discount.

Call: 07976 720022

[www.tuscanydreams.co.uk](http://www.tuscanydreams.co.uk)



Old cozy street in Lucca, Italy.

## Portugal

### Algarve

ALGARVE RETREATS - Specialists in Lagos, its Marina and the Western Algarve. Visit one of the most unspoilt coastlines in Europe. With stunning sandy beaches, year-round sunshine and a cosmopolitan atmosphere. We have stunning properties available all year round. Discounts available.

Call: 0333 920 5800

[www.algarve-retreats.com](http://www.algarve-retreats.com)

### Western Algarve

Luxury 4 bedroom villa in exclusive Santo Antonio Golf and Spa resort in Western Algarve. Air conditioning, extended outside terraces, private heated pool. 40% discount off golf green fees for guests.

[www.myvilla6.com](http://www.myvilla6.com)



### Algarve - Lagos Marina

Fantastic 2 bedroom apartment enjoying stunning views of Marina. Short walking distance to the beach, marina, swimming pool, Lagos town and supermarket. Beautifully furnished, quiet location, sleeps 6, with 2 bathrooms. Full Wi-Fi and air con throughout. Car not necessary.

Call: Andy Hill 07794 262014

Email: [andy.jayne14@hotmail.com](mailto:andy.jayne14@hotmail.com)

[www.lagosmarinaapartment.co.uk](http://www.lagosmarinaapartment.co.uk)



### Algarve

Lovely family owned 6 bedroom villa. Gated driveway. Surrounded by half an acre of garden with orange and lemon trees. Own large pool, all bedrooms air conditioned. Maid service. Prices £1200 to £1800 per week.

We still have some summer weeks available.

Call: Andy or Karen: 01629 356873

Mob: 07919300362

Email: [MrLints@gmail.com](mailto:MrLints@gmail.com)

Call: Sam or Andy: 01749831113

Mob: 07877642070

Email: [sam@casa-collection.com](mailto:sam@casa-collection.com)



## Spain

### Nerja

Holidays in Spain Costa Del Sol, the best climate in Europe, all year sunshine. Over 100 properties Nerja region.

5% discount voucher for Narpo members.

Call: Joe Chadwick 0034 656 461 921

Email: [joeinnerja@hotmail.co.uk](mailto:joeinnerja@hotmail.co.uk)

[www.jj-nerja-rentals.com](http://www.jj-nerja-rentals.com)

### Valencia

Villa with amazing views in Catadau, Valencia, Spain. 2 bedrooms, sleeping 6, 2 bathrooms, fully equipped villa with private pool, 30 minutes south of Valencia. Perfect for walking, cycling, bird watching, sight seeing or just relaxing. NARPO discount available.

Call Nicki: 0034 657689491

[www.catadauvilla.com](http://www.catadauvilla.com)



Promenade along street in Carvoeiro fishing village with view of colourful houses on beach, Algarve.

## Canary Islands

### Lanzarote Playa Blanca

Superb 2 bed, 2 bathroom Villa. Private heated pool. Two private patios front line of complex, wonderful sea views. TV/English/Sports/14 day catch up, BBQ and air conditioning. Near Marina Rubicon, Papagayo. NARPO discount. Short to long term.

Call Ken: 07974807662

Email: [ken.owens69@btinternet.com](mailto:ken.owens69@btinternet.com)



## North America

### Florida - Disney

Luxury spacious 4 bed and 2 bath villa, accommodating 10 people. Beautifully furnished. Large private heated pool. Not overlooked. 6 miles from Disney. Near to all shops, restaurants, tennis and golf. Fully equipped plus high chair, cot and stroller. Flat screen HD TVs/DVD, free telephone, Wi-Fi. From £450pw.

Call/Fax: 0151-726-0943

Email: [frnk.thompson@gmail.com](mailto:frnk.thompson@gmail.com)

[www.thompsonsfloridavilla.com](http://www.thompsonsfloridavilla.com)



### Florida - Gulf Coast - Cape Coral

Waterfront executive 3 bed, 2 bath villa, sleeping 6 people. Heated, screened pool. Private boat dock with access to Gulf of Mexico. Fully equipped, flat screen TV's, free Wi-Fi. Convenient for beaches, shops, restaurants and golf.

15% discount for NARPO members.

Email: [Williams\\_philip2@sky.com](mailto:Williams_philip2@sky.com)

[www.Buttonwood-bay.com](http://www.Buttonwood-bay.com)



### Siesta Key - Sarasota - Florida

On the beach, spectacular sunsets and Gulf views. Luxury apartment, leather furnishings, fully air conditioned, 2 bedrooms, 2 bathrooms, Wi-Fi, 3 TV's, DVD library. BBQs (gas or coals), heated pool, safe swimming, great fishing and shelling, golf 60 courses nearby. Sun, sand and relax. Rates from £750pw (this includes a 20% NARPO discount) + US tax.

Call: 01262 670417

Email: [geoffsplace@hotmail.com](mailto:geoffsplace@hotmail.com)

[www.geoffs-place.com](http://www.geoffs-place.com)



\*Images for illustration purposes only

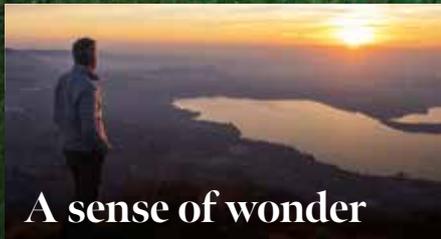
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From sailing through sun-kissed wine regions in the South of France to unforgettable Arctic expeditions, Riviera Travel offers an incredible range of European and worldwide escorted tours, plus luxury ocean and river cruises. Discover destinations to suit everyone's taste and budget, whether travelling as a group or as an individual.

NARPO members – to request a brochure, check availability or book:

Call **01283 248304** and mention NARPO

Or go online at [rivieratravel.co.uk](http://rivieratravel.co.uk)

(email [affinity@rivieratravel.co.uk](mailto:affinity@rivieratravel.co.uk) within 24 hours of booking to honour the 10% donation)

For group enquiries email [groups@rivieratravel.co.uk](mailto:groups@rivieratravel.co.uk) or for further details about this donation scheme, email [affinity@rivieratravel.co.uk](mailto:affinity@rivieratravel.co.uk)

Riviera Travel, New Manor, 328 Wetmore Road, Burton on Trent, Staffs, DE14 1SP. ABTA V4744 and ATOL 3430 protected. Donation (equivalent to 10% of the total basic cost for all that travel) will be made by Riviera Travel to the Police Memorial Trust in the month following that of departure for all bookings where NARPO was mentioned at the point of booking, or advised to us within 24hrs via [affinity@rivieratravel.co.uk](mailto:affinity@rivieratravel.co.uk) if booked online. Applies only to bookings made directly with Riviera Travel, not via any third party and not valid on exclusive departures with our media partners. Some elements of the final cost are not valid for this donation, including room/travel upgrades and supplements plus insurance premiums. Full details via [affinity@rivieratravel.co.uk](mailto:affinity@rivieratravel.co.uk)



# Planning ahead can help protect your loved ones



## Dignity Promise – Peace of mind for you and loved ones

A Dignity Prepaid Funeral Plan is becoming an increasingly popular way to plan ahead, with more NARPO members purchasing a plan year to date compared to last year\*.

As a valued NARPO member you can benefit from an exclusive £100 cashback offer^ when you take out a Dignity Prepaid Funeral Plan.

### Why a prepaid funeral plan makes sense

Taking the proactive approach of buying a Dignity Prepaid Funeral Plan means you can help protect yourself and your loved ones against rising funeral costs by freezing the cost of the services in the plan at today's price. You can also help avoid the extra stresses by planning ahead to sort out the funeral arrangements in advance by recording your personal wishes, specifying as much or as little as you like.

### Financial security can give you complete peace of mind

The money you pay for your plan is paid directly into the National Funeral Trust. The Trust is legally separate from Dignity, so no one from Dignity has access to the money in the Trust. The Trust Fund is managed by some of the most respected names in the financial industry. The Trust report is published annually and available on request.

**NEW Dignity Promise** – If you pay for your plan over more than 12 months, and pass away before you've finished paying for it, Dignity will cover the balance. Your family will have nothing further to pay for the services included in your plan†.

### Peace of mind for you

- You can relax, knowing you've had the foresight to take care of your funeral arrangements in advance
- Your wishes are clearly stated in your plan and you have the confidence of knowing that an experienced, well-respected funeral director will be attending to every detail

### Peace of mind for your family

- One call to Dignity is all that's needed to set your plan in motion
- Dignity deals with the Nominated Funeral Director directly to ensure they receive payment for the services in the Plan
- As part of your funeral plan, Dignity's free telephone bereavement advice and support service is provided for family members

## Why choose a Prepaid Funeral Plan from Dignity with NARPO?



92.2% of families surveyed say Dignity met/exceeded their expectations\*\*



24 hour support, 365 days a year for your loved ones



Nearly 1 million people have arranged their funeral in advance with Dignity\*\*



Your money is secure – held in a completely independent Trust Fund



If you move house, your plan will move with you at no extra cost

As a NARPO member call today to request your free no-obligation information guide about the Dignity Prepaid Funeral Plan

**0800 484 0245** quote RPO14ND



\*The 2020 figures year to date are 36 verses 27 in 2019, which is a 33% uplift.

\*\*Dignity plc Annual Report & Accounts 2019.

†Full details of the Dignity Promise are available at [www.dignityfuneralplans.co.uk/promise](http://www.dignityfuneralplans.co.uk/promise)

^The £100 cashback will be sent to you by cheque no sooner than 30 days from taking out the new plan.

All calls to 0800 numbers are free whether made from a landline or mobile. Calls may be recorded for monitoring and quality purposes.

# Time Out

Due to restrictions in place to stop the spread of COVID-19 we will not be able to take postal entries for the puzzle competition in this edition. We have included two puzzles in this issue, with the answers on page 51.

## Crossword

### Clues Across

- 1 - Defeat (8)
- 5 - Dull (4)
- 9 - Device that splits light (5)
- 10 - Person whose name is not specified (2-3-2)
- 11 - Relating to country life (5)
- 12 - Single in number (3)
- 13 - Needing to be scratched (5)
- 15 - Friend (Spanish) (5)
- 17 - Unwell (3)
- 19 - Assumed proposition (5)
- 20 - Make better (7)
- 21 - Skilled job (5)
- 22 - Physical magnitude (4)
- 23 - Naive or sentimental (4-4)

### Clues Down

- 1 - Chances to do things (13)
- 2 - Witty saying (7)
- 3 - Difficulty (12)
- 4 - Picture produced from many small pieces (6)
- 6 - Wireless (5)
- 7 - Overwhelmed with sorrow (6-7)
- 8 - Carefree (5-2-5)
- 14 - Precis (7)
- 16 - Exist permanently in (6)
- 18 - Administrative capital of Bolivia (2, 3)

1		2		3		4			5	6		7
							8					
9						10						
11										12		
				13								
										14		
				15		16						
17		18						19				
20								21				
22					23							

		5				1	9	
		6	2	9			8	
	8		5		6		7	
5		2	4					
		4	6		1	2		
					5	9		1
	2		3		7		1	
	3			6	8	7		
	5	8				3		

## Sudoku

Fill in each row, column and set of squares with all the digits from one to nine.

### Did you know

“Sudoku only went viral in the Western world in 2004”

### Did you know

“It is traditional in Britain for crossword grids to have 180 degree rotational symmetry, so that their patterns appear the same if the paper is turned upside down”

# what's on?

## 1st Oct 2020

### The Annual Bournemouth Borough Police Reunion

Time: 11am

Venue: Hamworthy Sports and Leisure Club, Magna Road, Canford Magna, Bournemouth, BH21 3AP

Meet for coffee and luncheon if required.

Contact Stella Gardner: 01202 280621

## 4th Oct 2020

### Met Police Cadet Corps - Intake A1/60 Reunion

Time: 12noon

Venue: The Regular Central London Venue

This October marks the 60th anniversary of the first intake of the Met, Police Cadet Corps.

Meeting at 12noon for pre-lunch drinks and sitting down for the meal at 2.00pm. For those who have not attended before and wish to do so, please contact me on and I will provide details.

This event is of course subject to COVID-19 and it being safe to travel and meet.

Email Bill Bates: w.bates@outlook.com

## 14th Oct 2020

### Ex Nottingham City Police

#### 52nd Reunion Buffet Lunch

Time: 12noon

Venue: Stadium Snooker Club, 190 Nottingham Road, New Basford, Nottingham. NG5 1EG

All ex Nottingham City Officers, cadets, administration staff, wives and partners are welcome.

Also welcome are any sons and daughters of ex Nottingham City Officers.

In 2019 we had an extremely successful 51st reunion thoroughly enjoyed by all, so please spread the word.

Cost is still only £5 per head. Cash to Mick Carlisle 9, Fairburn Way, Watnall, Nottingham NG16 1GH or pay by bank transfer if you wish to Sort code: 09-01-28. Acc No.: 83235572

In the event of the reunion not taking place I will return all monies. Therefore I would appreciate it if you can let me have your bank details when you send me the monies and I can refund you straight into your bank account.

Contact Mick Carlisle: 01158 495656

Email: michael.carlisle@ntlworld.com

## Mortgage Overcharging

visit: [mire.solutions](http://mire.solutions)

### Is this the new PPI??

Have your mortgage payments been miscalculated?

Is your mortgage in force, or been paid off in the last 6 years?

"FREE audit on your mortgage account"

**Our Auditors estimate over 80% of mortgages have been overcharged.**

These overcharges could be a computer calculation error from outset, excessive fees/arrears charges or simply not applying the correct interest rate at a specific time, also if you was paying a variable rate between 2008 and 2012 there is a chance your interest rate should have been reduced and it wasn't.

Your lender imposed mutual Terms & Conditions, if they did not adhere to them they are legally in "Breach of Contract" and you could be owed £1,000s.

## Mortgage Mis-selling

visit: [activecreditreclaim.co.uk](http://activecreditreclaim.co.uk)

### Have you been advised to:

- Take an interest only residential mortgage after 31<sup>st</sup> October 2004 with no repayment vehicle in place? (i.e. endowment/pension).
- Consolidate loan/card debt into a long term mortgage.
- Take a mortgage with a sub-prime lender i.e. SPML, Kensington, GMAC.
- Take a mortgage beyond retirement age.

**Yes? then you may have been mis-sold and due compensation!**

To find out more call us on:

**01707 649 665**

Email: [activecreditreclaim@btconnect.com](mailto:activecreditreclaim@btconnect.com)

Active Credit Reclaim are regulated by the Financial Conduct Authority

No: 829856 with regards to Claims Management Activities.

VAT Registration No: 205 5066 38

**WASH  
YOUR  
HANDS**



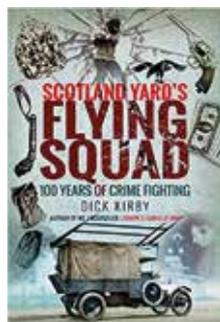
**STAY  
INTOUCH**



**KEEP  
ACTIVE**



# Book 'em!



## Scotland Yard's Flying Squad: 100 Years of Crime Fighting

ISBN-10: 1526752174  
ISBN-13: 978-1526752178

Since 1919, Scotland Yard's Flying Squad has been in the forefront of the war against crime. From patrolling London's streets in horse-drawn wagons, it has progressed to the use of the most sophisticated surveillance and crime-fighting equipment.

Between the Wars, the Squad targeted protection gangs who infested British racecourses and greyhound tracks. The highly effective Ghost Squad was formed to tackle black-marketeering in the aftermath of the Second World War.

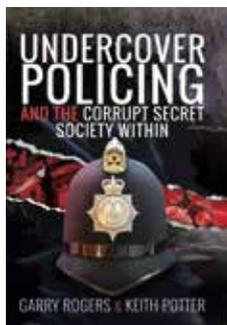
As crime figures soared in the 1950s and '60s the Flying Squad, as C8 Department was now known became involved in the most serious cases nationwide - The Great Train Robbery, Brink's Mat, The Millennium Dome and Hatton Garden heists. As always, the Squad concentrated on ambushing and arresting armed robbers in the act as, in police parlance, they 'went across the pavement'.

Despite many high-profile successes, allegations of corruption have haunted the Flying Squad and after the conviction of officers in 2001 there was a very real possibility of disbandment.

Yet this most famous of police units survived and today continues to fight and be feared by the hardest of criminals.

### Get your copy:

All of the listed books are available via online retailers, or you could ask your local book store by quoting the relevant ISBN reference. NARPO does not stock these books.

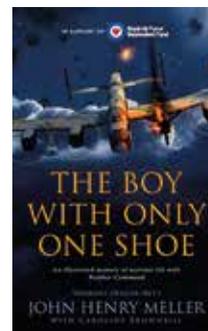


## Undercover Policing and the Corrupt Secret Society Within

ISBN: 9781526775399

Garry Rogers played a key role in one of the UK's most successful undercover policing operations, targeting the football hooliganism which blighted the domestic and international game. From Old Trafford to Turkey and Sweden to Sardinia, this working class lad turned undercover cop infiltrated some of the most notorious hooligan gangs at club and England level as part of Greater Manchester Police's ground-breaking Omega Unit.

But after five years at the cutting edge of covert operations, and with a new, inexperienced and ultimately corrupt officer in charge of the unit, Garry found himself dangerously exposed to violent criminals living just minutes from his family home. And when he turned to the force for support he was met with a wall of silence, accusations, and what one chief constable later described as a Masonic conspiracy that eventually pushed him out of the job after 28 years. Now he's determined to tell his story - the truth, the whole truth and nothing but the truth.



## The Boy with only One Shoe

55,573.... is the number of Royal Air Force Bomber Command aircrew who lost their lives during World War 2. That's more than the total who serve in Britain's RAF today.

With a terrifying 46% combat attrition rate, an Avro Lancaster Bomber was one of the most dangerous places to be during the conflict. Yet no one was enlisted to become aircrew: all were volunteers. So, at a time when Britain stood resolute in its fight against tyranny and oppression, young men from across the globe did just that.

At just 18 years old, John Henry Meller was one such man.

The ordeals and sacrifices endured by John and his generation were crucial to the success of the Allied nations.

As few remain to bear witness to that time, John - together with daughter Caroline Brownbill - have chosen to document his vivid recollections of wartime life.

To learn more about the authors, please visit: [JHMeller.com](http://JHMeller.com)

### Crossword and Sudoku answers for page 49

O	V	E	R	C	O	M	E		D	R	A	B
P		P		O		O	H		A		R	
P	R	I	S	M		S	O	A	N	D	S	O
O		G		P		A		P		I		K
R		U	R	A	L		I		P		O	N
T		A		I	T	C	H	Y				N
U		M		C				G		S		H
N				A	M	I	G	O		U		E
I	L	L		T		N		L	E	M	M	A
T		A		I		H		U		M		R
I	M	P	R	O	V	E		C	R	A	F	T
E		A		N		R		K		R		E
S	I	Z	E			D	E	W	Y	E	Y	E

2	4	5	7	8	3	1	9	6
1	7	6	2	9	4	5	8	3
9	8	3	5	1	6	4	7	2
5	1	2	4	7	9	6	3	8
8	9	4	6	3	1	2	5	7
3	6	7	8	2	5	9	4	1
6	2	9	3	5	7	8	1	4
4	3	1	9	6	8	7	2	5
7	5	8	1	4	2	3	6	9



*Wide paths on level surfaces will make gardening accessible for wheelchair users.*

# Creating an Accessible Garden

This quarter we invited Mike Lang from the horticultural therapy charity Thrive to talk us through creating and a garden which is accessible to all.

As many people have been discovering over recent months, a dose of gardening is good for our health. As one gardener put it: 'gardening is therapy minus the couch and the cost!'

Living with a disability doesn't have to be barrier to enjoying the wellbeing benefits of gardening.

At Thrive, we help people enjoy gardening who have a wide range of disabilities and long-term health conditions, from stroke survivors in wheelchairs to those with sight loss. The gardens at our three centres are adapted so we can run therapeutic horticulture programmes.

Here are some key considerations for creating an accessible garden:



*Steps with handrails can help make gardens with different levels more accessible.*

## Layout

Garden layout makes a big difference to the ease of gardening.

Having pathways that are even, with a surface that gives good grip, is important. Remember to allow enough space for turning if you use a wheelchair - a manual wheelchair has a turning circle of 1.6m and a powered wheelchair may need as much as 2.4m.

Changes in level are a common hazard in gardens so consider installing ramps. A ramp gradient of 1:15 is recommended as a general guide.

Both steps and ramps are easier to use if there is a sturdy handrail alongside. A handrail should begin at least a



Steps with handrails help make gardens with different levels easier to access.



For small gardens, planters offer growing space and convenient height.

metre before the first step up or the start of a ramp.

If you want to start gardening on a small manageable scale, try planting in containers. Raised beds and planters offer gardening at a comfortable height.

Borders will be more manageable if you can reach across them easily. Make your flower borders no more than 60cm (2 foot) wide if you have access from one side, or 120cm (4 foot) wide if you can reach from all sides.

If walking is an issue, plan plenty of seating around the garden so you can rest between tasks and have some shady areas where you can sit to garden on hot days.

### Picking plants

You can do a lot to make life easier by choosing plants that won't need too much work.

If you are thinking about shrubs and trees, find out how tall and wide they will grow so you know they will be the right size for the space you have. This will save you having to cut and prune them as they grow.

Don't like weeding? Pick plants that offer good ground cover and will not allow space for weeds to take hold, for example, the Periwinkle, Vinca Minor or Vinca Major, soon spread out.

Get rid of plants that cause you problems - rampant growers, plants that take up too

“ Don't like weeding? Pick plants that offer good ground cover and will not allow space for weeds to take hold, for example, the Periwinkle, Vinca Minor or Vinca Major, soon spread out. ”



Take the bending out of gardening with raised beds.

Pictures supplied by: Thrive

much space, plants that are hazardous to you, or that cast too much shade.

If you would like to grow fruit trees, choose espalier, or cordon trained varieties. These grow fruit at a lower level and within reach.

Hedges provide good screening in a garden but usually require cutting back and can be difficult to manage. To make things easier, consider alternatives that are still wildlife-friendly, such as a wall or fence with climbing plants covering the surface.

You can find out more tips and guides to gardening with a disability at Thrive's Carry On Gardening website: [www.carryongardening.org.uk/](http://www.carryongardening.org.uk/)

# Range Rover Marks 50 Years of All-Terrain Innovation and Luxury with Exclusive New Limited Edition

**Range Rover today celebrates 50 years of pioneering innovation, peerless refinement and unparalleled all-terrain capability with the introduction of the new Range Rover Fifty.**

The original luxury SUV has defined the market since 17 June 1970 and, five decades on, the Range Rover has evolved to become a family of desirable and capable luxury vehicles. Its compelling blend of design, refinement and engineering innovation has ensured its place as the benchmark for all luxury SUVs.

Over its 50 year lifespan, the Range Rover has achieved many world firsts and completed numerous impressive feats. It was the first SUV to feature a permanent 4WD system when it was launched, and in 1989 was the world's first 4x4 to be fitted with ABS anti-lock brakes. Later in 1992 it became the world's first 4x4 to be fitted with electronic traction control (ETC) and automatic electronic air suspension - ensuring the refined driving feel Range Rover is so famous for, both on and off-road. In 2012, the latest generation Range Rover became the world's first SUV to feature an all-aluminium lightweight construction, making it lighter, stronger and more efficient.

It has crossed the notoriously impassable 'Darien Gap,' was the first vehicle to ever be displayed at the Louvre Museum in Paris, and has even won the Paris-Dakar rally - twice. No other vehicle combines the levels of luxury, comfort and sophistication with off-road capability and on-road performance like Range Rover.

With its clamshell bonnet, distinctive floating roof, split tailgate and trademark

front fender vents, the Range Rover of today can still trace its roots back to the 1970 original. In its golden anniversary year it is now the most efficient, connected, luxurious and capable yet.

To celebrate 50 years of a motoring icon, the limited-run Range Rover Fifty will be restricted to just 1,970 vehicles globally, in recognition of the year the original Range Rover was launched.

Building on the luxuriously appointed Autobiography, the Range Rover Fifty features a number of bespoke exterior accents in Auric Atlas as well as two unique 22-inch wheel designs. The badging features a 'Fifty' script created personally by Prof Gerry McGovern OBE, Land Rover's Chief Creative Officer, which will appear on the exterior of the vehicle and throughout the interior on the unique "1 of 1970" centre console commissioning plaque, headrests, dashboard and illuminated treadplates.

Prof Gerry McGovern OBE, Land Rover Chief Creative Officer, said: "In the world of luxury vehicles, the Range Rover has always stood apart as peerless and enduring. Its unique and pioneering sensibilities together with an unrivalled engineering approach have been the intrinsic values which our customers have admired since the first of the breed was revealed in 1970."

The Range Rover Fifty will be available in both standard and long wheelbase body designs with customers able to choose from four carefully curated exterior colours; Carpathian Grey, Rosello Red, Aruba, and Santorini Black. In extremely limited numbers, Land Rover Special Vehicle Operations is also offering the Range Rover Fifty in one of three Heritage exterior solid paints reproduced from the original Range Rover paint palette; Tuscan Blue, Bahama Gold and Davos White. A range of powertrain options will be available; petrol, diesel and plug-in hybrid P400e version.\*

Now in its fourth generation with over a million sold in its lifetime, the Range Rover is the ultimate expression of luxury. It's unmistakable, sophisticated design and class-leading all-terrain capability has





ensured the Range Rover is as peerless and relevant today as it was in 1970.

#### The Range Rover Family

After three decades at the top of the luxury SUV sector, the Range Rover became a family in 2005 with the launch of the Range Rover Sport, a vehicle which combines the luxury and capability of the larger Range Rover with a sporty and engaging driving character. In 2010, the compact Range Rover Evoque made its debut, aimed at a younger and more urban customer base. In 2017, the family grew once again with the introduction of the Range Rover Velar, filling the space between the Range Rover Sport and Range Rover Evoque. Taking its name from the first Range Rover prototypes, the Range Rover Velar broadened the Range Rover portfolio with a statement reductionist design and a technology-rich interior.

#### Range Rover Historical Overview

Today marks 50 years since the first Range Rover was revealed, but the story goes back even further. During the mid 1960s, in a bid to revolutionise the growing 4x4 leisure market, the Rover car company's engineering chief for new vehicle projects, Charles Spencer 'Spen' King (nephew of the founders of Land Rover), hatched a plan to combine the comfort and on-road ability of a Rover saloon with the off-road ability of a Land Rover.

Development of the first 100-inch station wagon prototype began during the late 1960s, with the first model being released to the world's media to critical acclaim in 1970. Its blend of ability - motorway cruising, off-roading, and even towing in style and comfort - ensured its instant popularity. The original Classic model was cited as an 'exemplary work

of industrial design' when it became the first vehicle to be displayed at the world famous Louvre Museum in Paris in 1971.

The first generation Range Rover (1970-1996) was originally only available as a two door when it went on sale in 1970. During its 26 year lifespan the Classic continued to evolve with the introduction of the four-door model in 1981 and an automatic gearbox in 1982. The first diesel Range Rover arrived in 1986.

The second generation Range Rover known as the P38A arrived in 1994 and was instantly recognisable thanks to its familiar silhouette, floating roof, clamshell bonnet, practical split tailgate and continuous waistline; all of which continue to this day. The vehicle also

displayed an even more luxurious interior without compromising on its on-road ability and off-road capability. It also featured enhanced height-adjustable suspension as well as a 2.5-litre diesel and 3.9 and 4.6-litre versions of the V8 petrol, providing greater performance than ever before.

The third generation Range Rover (2001-2012) delivered a wealth of improvements on all predecessors during its 11 year period. Engineering innovations included a stiffer monocoque body (replacing the traditional 4x4 ladder frame) and fully independent suspension with interconnected air springs (at the time nearly all 4x4s had rigid axles). The interiors of these vehicles were inspired by high-end yachts, fine furniture and first class airline seats, providing more space and luxury.

In 2012, the fourth generation and most recent Range Rover debuted. It was the first SUV to feature lightweight all-aluminium construction, saving 420kg in weight compared to its predecessor. Featuring a wealth of new off-road innovations such as automatic Terrain Response™ 2 and All-Terrain Progress Control, it has evolved to include efficient new electrified Ingenium engines, a plug-in hybrid electric version and innovative infotainment and safety technologies.

For the last five years the Range Rover SVAutobiography has been at the pinnacle of the model line-up, with the most powerful and refined vehicles in Range Rover's history. Produced by Land Rover's Special Vehicle Operations division, customers can also choose from the Range Rover SVAutobiography and SVAutobiography Dynamic - which feature powerful V8 engines and finely crafted cabins.

**“ To celebrate 50 years of a motoring icon, the limited-run Range Rover Fifty will be restricted to just 1,970 vehicles globally, in recognition of the year the original Range Rover was launched**

**”**



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**Bruce McDonald, The Hawthorns resident**



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